

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate						Treasurer's/ Cashier or Other Official Check		Money Order			Fee Charged To Your Customer For Use Of		Non-Customer Use Of			
Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution				
1st Bank of Sea Isle City (609) 263-4102	Now Checking		\$50	\$500	\$0	\$5	\$0	\$0	Unlimited	1.24%	1.24%	\$25	\$15	\$10	\$10	\$0	N/A	\$1	\$1	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Consumer Checking		\$50	\$0	\$2	\$2	\$0	\$0	Unlimited			\$25	\$15	\$10	\$10	\$0	N/A	\$1	\$1	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Money Market		\$2,500	\$2,500	\$0	\$4	\$0	\$0	3	1.24%	1.98%	\$25	\$15	\$10	\$10	\$0	N/A	\$1	\$1	\$0	\$0	\$0	\$1.50	\$1.50	2	
1st Colonial National Bank (856) 858-1100	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$15	N/A	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$0	\$0	1	
	Personal Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$15	N/A	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$0	\$0	1	
	NOW Checking		\$1,000	\$1,000	\$0	\$7	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$15	\$15	N/A	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$0	\$0	1	
1st Constitution Bank (609) 655-4500	Personal Checking		\$100	\$100	\$0	\$12	\$0	\$0	Unlimited			\$32	\$20	\$10	\$15	\$10	\$10	\$6	\$6	\$0	\$0	\$0.75	\$1	\$1.50	9	
	Easy Pay Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$10	\$15	\$10	\$10	\$6	\$6	\$0	\$0	\$0.75	\$1	\$1.50	9	
	55+ Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$10	\$15	\$10	\$10	\$6	\$6	\$0	\$0	\$0.75	\$1	\$1.50	9	
	Money Market Checking		\$1,000	\$1,000	\$0	\$12	\$9	\$9	3	1.09%	1.74%	\$32	\$20	\$10	\$15	\$10	\$10	\$6	\$6	\$0	\$0	\$0.75	\$1	\$1.50	9	
	Now Checking		\$1,000	\$1,000	\$0	\$12	\$0	\$0	Unlimited	0.80%	0.80%	\$32	\$20	\$10	\$15	\$10	\$10	\$6	\$6	\$0	\$0	\$0.75	\$1	\$1.50	9	
	Money Market Checking +		\$1,000	\$1,000	\$0	\$12	\$9	\$9	3	1.09%	1.74%	\$32	\$20	\$10	\$15	\$10	\$10	\$6	\$6	\$0	\$0	\$0.75	\$1	\$1.50	9	
	NJ Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$32	\$20	\$10	\$15	\$10	\$10	\$6	\$6	\$0	\$0	\$0.75	\$1	\$1.50	9	
A																										
Abacus Federal Savings Bank (212) 285-4770	Money Market		\$2,500	\$2,500	\$0	\$10	\$10	\$10	3	1.00%	1.00%	\$20	\$10	\$20	\$10	\$5	N/A	\$2	\$2	\$0	N/A	\$0.75	N/A	N/A	0	
	Now		\$2,000	\$2,000	\$0	\$10	\$0	\$0	Unlimited	0.75%	0.75%	\$20	\$10	\$20	\$10	\$5	N/A	\$2	\$2	\$0	N/A	\$0.75	N/A	N/A	0	
	Personal		\$20	\$1,000	\$0	\$10	\$0	\$0	Unlimited			\$20	\$10	\$20	\$10	\$5	N/A	\$2	\$2	\$0	N/A	\$0.75	N/A	N/A	0	
Advantage Bank (908) 685-5800	Free Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$10	\$10	\$5	\$5	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	5	
	Money Market Checking		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.50%	1.50%	\$25	\$20	\$10	\$10	\$5	\$5	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	5	
	NOW Checking		\$500	\$500	\$0	\$10	\$0	\$0	Unlimited	0.75%	0.75%	\$25	\$20	\$10	\$10	\$5	\$5	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	5	
	Money Market Deposit		\$1,000	\$1,000	\$0	\$10	\$0	\$0	3	1.00%	1.75%	\$25	\$20	\$10	\$10	\$5	\$5	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	5	
	Senior Citizen Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$10	\$10	\$5	\$5	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	5	
Allaire Community Bank (732) 292-1600	Personal Checking		\$20	\$0	\$0	\$0	\$0	\$0	Unlimited			\$27.50	\$12	\$10	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$1	6	
	Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$27.50	\$12	\$10	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$1	6	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Allaire Community Bank continued	Senior Plus Checking		\$20	\$0	\$0	\$0	\$0	\$0	Unlimited	1.25%	1.25%	\$27.50	\$12	\$10	\$10	\$0	N/A	\$0	\$3	\$0	\$0	\$0	\$0	\$1	6
	Personal Money Market		\$20	\$0	\$0	\$10	\$10	\$10	3	0.90%	0.90%	\$27.50	\$12	\$10	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$1	6
	NOW Checking		\$20	\$0	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$27.50	\$12	\$10	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$1	6
Allegiance Community Bank (973) 761-5553	Personal		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$29	\$20	\$25	N/A	\$5	N/A	\$2	\$3	\$0	\$0	\$0	\$0.75	\$0.75	2
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$29	\$20	\$25	N/A	\$5	N/A	\$2	\$3	\$0	\$0	\$0	\$0.75	\$0.75	2
	Senior Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$29	\$20	\$25	N/A	\$5	N/A	\$2	\$3	\$0	\$0	\$0	\$0.75	\$0.75	2
	Now Account		\$500	\$500	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$29	\$20	\$25	N/A	\$5	N/A	\$2	\$3	\$0	\$0	\$0	\$0.75	\$0.75	2
	Money Market		\$2,500	\$2,500	\$0	\$10	\$20	\$20	3	1.00%	2.00%	\$29	\$20	\$25	N/A	\$5	N/A	\$2	\$3	\$0	\$0	\$0	\$0.75	\$0.75	2
Amalgamated Bank (212) 245-3200	Standard Checking		\$0.01	\$0.01	\$0	\$0	\$0	\$0	Unlimited			\$15	\$15	\$10	\$10	\$0	N/A	\$3	\$4	\$0	\$0	\$0.75	\$1	\$1	26
	Classic Checking		\$500	\$500	\$0	\$5	\$0	\$0	Unlimited			\$15	\$15	\$10	\$10	\$0	N/A	\$3	\$4	\$0	\$0	\$0.75	\$1	\$1	26
	NOW Account		\$500	\$500	\$0	\$5	\$0	\$0	Unlimited	1.75%	1.76%	\$15	\$15	\$10	\$10	\$0	N/A	\$3	\$4	\$0	\$0	\$0.75	\$1	\$1	26
	Money Market Account		\$500	\$500	\$0	\$5	\$5	\$5	3	2.22%	2.25%	\$15	\$15	\$10	\$10	\$0	N/A	\$3	\$4	\$0	\$0	\$0.75	\$1	\$1	26
Amboy National Bank (1) (732) 591-8700	Advantage Checking	x	\$100	\$5,000	\$0	\$20	\$0	\$0	Unlimited	1.40%	1.50%	\$20	\$20	\$10	\$5	\$5	N/A	\$4	\$4	\$0	\$0	\$0	\$0	\$1	18
	Regular Checking		\$100	\$1,000	\$0	\$7	\$0	\$0	Unlimited			\$20	\$20	\$10	\$5	\$5	N/A	\$4	\$4	\$0	\$0	\$1	\$0	\$1	18
	Basic Checking		\$25	\$0	\$2.50	\$2.50	\$0.40	\$0.40	5			\$20	\$20	\$10	\$5	\$5	N/A	\$4	\$4	\$0	\$0	\$1	\$0	\$1	18
	Senior Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$20	\$10	\$5	\$5	N/A	\$4	\$4	\$0	\$0	\$1	\$0	\$1	18
American Savings Bank of NJ (973) 748-3600	Money Market		\$1,000	\$1,000	\$0	\$8	\$10	\$10	3	1.50%	1.51%	\$25	\$15	\$10	\$15	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	3
	Performance Plus Checking		\$1,000	\$1,000	\$0	\$12	\$0	\$0	Unlimited	1.25%	1.26%	\$25	\$15	\$10	\$15	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	3
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$10	\$15	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	3
	Now Checking		\$100	\$1,000	\$0	\$8	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$15	\$10	\$15	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	3
	Regular		\$100	\$1,000	\$0	\$7	\$0	\$0	Unlimited			\$25	\$15	\$10	\$15	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	3
	Preferred Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$10	\$15	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	3
Atlantic Stewardship Bank (201) 444-7100	Century Checking		\$25	\$1	\$0	\$0	\$0	\$0	Unlimited			\$30	\$15	\$7	\$10	\$10	\$10	\$5	\$5	\$10	\$0	\$1	\$1.50	\$1.50	7
	Personal Checking		\$25	\$500	\$0	\$7	\$0	\$0	Unlimited			\$30	\$15	\$7	\$10	\$10	\$10	\$5	\$5	\$10	\$0	\$1	\$1.50	\$1.50	7

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			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate						Treasurer's/ Cashier or Other Official Check		Money Order			Fee Charged To Your Customer For Use Of		Non-Customer Use Of			
Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution				
Atlantic Stewardship Bank continued	Free 55+		\$25	\$1	\$0	\$0	\$0	Unlimited			\$30	\$15	\$7	\$10	\$10	\$10	\$5	\$5	\$10	\$0	\$1	\$1.50	\$1.50	7		
	Now Account		\$1,000	\$1,000	\$0	\$10	\$0	Unlimited	0.60%	1.00%	\$30	\$15	\$7	\$10	\$10	\$10	\$5	\$5	\$10	\$0	\$1	\$1.50	\$1.50	7		
	Money Market Account		\$1,500	\$1,500	\$0	\$10	\$2	\$2	6	1.00%	1.00%	\$30	\$15	\$7	\$10	\$10	\$10	\$5	\$5	\$10	\$0	\$1	\$1.50	\$1.50	7	
Audubon Savings Bank (856) 547-8100	NOW		\$10	\$400	\$0	\$5	\$0	\$0	Unlimited	1.24%	1.24%	\$20	\$20	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1	\$1	2	
	Regular		\$10	\$1	\$0	\$0	\$0	\$0	Unlimited			\$20	\$20	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1	\$1	2	
	Plus 55 Checking		\$10	\$1	\$0	\$0	\$0	\$0	Unlimited	1.24%	1.24%	\$20	\$20	\$5	\$5	\$5	N/A	\$1	\$2	\$0	\$0	\$1	\$1	\$1	2	
	Money Market		\$2,500	\$100	\$0	\$5	\$0	\$0	3	1.74%	2.40%	\$20	\$20	\$5	\$5	\$5	N/A	\$1	\$2	\$0	\$0	\$1	\$1	\$1	2	
	Money Manager		\$100	\$0.01	\$0	\$10	\$0	\$0	Unlimited	2.72%	2.72%	\$20	\$20	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1	\$1	2	
B																										
Banco Popular (1) (2) (3) (973) 484-6525	Basic Checking		\$25	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$25	\$10	\$0	\$10	\$10	\$3	\$5	\$0	\$0.50	\$1	\$1.50	\$1.50	12	
	Popular e-Checking		\$25	\$0	\$9.95	\$9.95	\$1	\$1	10			\$30	\$25	\$10	\$0	\$10	\$10	\$3	\$5	\$0	\$0	\$0	\$1.50	\$1.50	12	
	Popular Interest Checking		\$100	\$1,000	\$0	\$8.50	\$0	\$0	Unlimited	0.85%	1.10%	\$30	\$25	\$10	\$0	\$10	\$10	\$3	\$5	\$0	\$0	\$1	\$1.50	\$1.50	12	
	Popular Checking		\$100	\$500	\$0	\$7.50	\$0	\$0	Unlimited			\$30	\$25	\$10	\$0	\$10	\$10	\$3	\$5	\$0	\$0	\$1	\$1.50	\$1.50	12	
	Popular Premier	x	\$100	\$3,000	\$0	\$15	\$0	\$0	Unlimited	0.85%	1.10%	\$30	\$25	\$10	\$0	\$10	\$10	\$3	\$5	\$0	\$0	\$1	\$1.50	\$1.50	12	
Bayonne Community Bank (201) 823-0700	Regular-Easy Checking		\$50	\$1	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$20	N/A	\$5	\$10	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2	
	Regular-Choice		\$50	\$500	\$0	\$5	\$0	\$0	Unlimited	1.75%	1.75%	\$20	\$15	\$20	N/A	\$5	\$10	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2	
	Senior Checking		\$50	\$1	\$0	\$0	\$0	\$0	Unlimited	0.00%	2.00%	\$20	\$15	\$20	N/A	\$5	\$10	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2	
	NJ Consumer Checking		\$50	\$1	\$0	\$0	\$0.50	\$0.50	8			\$20	\$15	\$20	N/A	\$5	\$10	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2	
	Money Market Checking		\$1,000	\$1,000	\$0	\$10	\$0	\$0	3	0.00%	2.50%	\$20	\$15	\$20	N/A	\$5	\$10	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2	
Beneficial Savings Bank (1) (215) 864-6000	Regular Checking	x	\$50	\$100	\$0	\$12	\$0	\$0	Unlimited			\$30	\$20	\$10	\$7	\$7	\$7	\$3	\$3	\$0	\$0	\$0.75	\$1.50	\$1.50	45	
	Interest Earning Checking	x	\$50	\$1,000	\$0	\$8	\$0	\$0	Unlimited	1.00%	1.00%	\$30	\$20	\$10	\$7	\$7	\$7	\$3	\$3	\$0	\$0	\$0.75	\$1.50	\$1.50	45	
	Prime Time Checking	x	\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$30	\$0	\$10	\$7	\$7	\$7	\$3	\$3	\$0	\$0	\$0.75	\$1.50	\$1.50	45	
	Checking 101	x	\$1	\$0	\$0	\$0	\$0.25	\$0.25	10			\$30	\$20	\$10	\$7	\$7	\$7	\$3	\$3	\$0	\$0	\$0.75	\$1.50	\$1.50	45	
	NJ Consumer Checking	x	\$50	\$0	\$3	\$3	\$0.25	\$0.25	8			\$30	\$20	\$10	\$7	\$7	\$7	\$3	\$3	\$0	\$0	\$0.75	\$1.50	\$1.50	45	

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			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Bergen Commercial Bank (201) 599-9400	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.25	\$0.25	8			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	5
	Senior Citizen Account		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	5
	Personal Checking		\$50	\$600	\$0	\$6	\$0	\$0	Unlimited			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	5
	Piece of Mind Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	5
	Now Account		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.50%	0.50%	\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	5
	Money Market Account		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	0.75%	1.85%	\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	5
Boardwalk Bank (609) 601-0600	NJ Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$20	\$5	N/A	\$5	\$10	N/A	N/A	\$0	\$0	\$0	\$1.50	\$1.50	1
	Boardwalk Checking		\$100	\$100	\$0	\$10	\$0	\$0	Unlimited	1.98%	1.98%	\$25	\$20	\$5	N/A	\$5	\$10	N/A	N/A	\$0	\$0	\$0	\$1.50	\$1.50	1
Bogota Savings Bank (201) 489-3666	Super NOW		\$500	\$500	\$0	\$8	\$0	\$0	Unlimited	1.49%	4.72%	\$25	\$25	\$10	\$10	\$5	N/A	\$1	N/A	\$0	\$0	\$0	\$1	\$1	1
	Demand Checking		\$200	\$300	\$0	\$8	\$0	\$0	Unlimited			\$25	\$25	\$10	\$10	\$5	N/A	\$1	N/A	\$0	\$0	\$0	\$1	\$1	1
	NJ Consumers		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$25	\$25	\$10	\$10	\$5	N/A	\$1	N/A	\$0	\$0	\$0	\$1	\$1	1
Boiling Springs Savings Bank (201) 939-5000	Now		\$100	\$500	\$0	\$5	\$0	\$0	Unlimited	1.75%	1.75%	\$20	\$10	\$10	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$0	\$1	12
	NJ Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$20	\$10	\$10	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$0	\$1	12
	Senior Citizen		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	1.75%	1.75%	\$20	\$10	\$10	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$0	\$1	12
	Direct Deposit		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	1.75%	1.75%	\$20	\$10	\$10	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$0	\$1	12
BPABank, N.A. (973) 522-1600	Convenience Checking		\$50	\$50	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$15	N/A	\$5	N/A	\$2.50	\$4	\$0	\$0	\$0	\$1	\$1	12
	Consumer Checking		\$25	\$0	\$3	\$3	\$0.50	\$0.50	10			\$25	\$20	\$15	N/A	\$5	N/A	\$2.50	\$4	\$0	\$0	\$0	\$1	\$1	12
	Plus Checking (NOW)		\$100	\$500	\$0	\$10	\$0	\$0	Unlimited	0.25%	0.25%	\$25	\$25	\$15	N/A	\$5	N/A	\$2.50	\$4	\$0	\$0	\$0	\$1	\$1	12
Bridge View Bank (201) 871-7800	Personal Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0.50	\$1.50	\$1.50	11
Brunswick Bank and Trust (732) 247-5800	Regular Checking		\$100	\$0	\$6	\$6	\$0.15	\$0.15	0			\$25	\$25	\$10	\$6	\$5	N/A	\$2	N/A	\$0	\$1	\$1.50	\$1.50	\$1.50	5
	Advantage Checking		\$999	\$999	\$0	\$25	\$0	\$0.30	15			\$25	\$25	\$10	\$6	\$5	N/A	\$2	N/A	\$0	\$0	\$1.50	\$1.50	\$1.50	5
	Minimum Balance Checking		\$1,500	\$1,500	\$0	\$10	\$0.15	\$0.15	25			\$25	\$25	\$10	\$6	\$5	N/A	\$2	N/A	\$0	\$1	\$1.50	\$1.50	\$1.50	5
	N.J. Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$25	\$10	\$6	\$5	N/A	\$2	N/A	\$0	\$1	\$1.50	\$1.50	\$1.50	5

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Brunswick Bank and Trust continued	Community Service Snr.Citizen/Student		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$25	\$10	\$6	\$5	N/A	\$2	N/A	\$0	\$1	\$1.50	\$1.50	\$1.50	5	
C																										
Cape Savings Bank (2) (609) 465-5600	Basic - NJ Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
	Guardian Interest		\$100	\$750	\$0	\$7	\$0	\$0	Unlimited	1.25%	1.25%	\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
	Cape Ability 50 Plus		\$100	\$100	\$0	\$7	\$0	\$0	Unlimited	1.25%	1.25%	\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
	Cape Ability 50		\$100	\$100	\$0	\$7	\$0	\$0	Unlimited	1.25%	1.25%	\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
	CapeAbility		\$100	\$100	\$0	\$7	\$0	\$0	Unlimited			\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
	CapeAbility Plus		\$100	\$100	\$0	\$7	\$0	\$0	Unlimited			\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
	MMDA		\$1,000	\$2,500	\$0	\$8	\$10	\$10	3	4.00%	4.00%	\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
	NOW		\$100	\$750	\$0	\$7	\$0	\$0	Unlimited	1.25%	1.25%	\$28	\$18	\$10	\$8	\$5	N/A	\$4	\$4	\$0	\$0	\$1.25	\$1.50	\$1.50	9	
Century Savings Bank (856) 451-3300	NJ Consumer		\$50	\$1	\$2	\$2	\$0	\$0	Unlimited			\$15	\$10	\$1	\$3.50	\$5	N/A	\$1.25	\$1.25	\$0	\$0	\$0	\$1	\$1	5	
	NOW Account		\$250	\$1	\$0	\$5	\$0	\$0	Unlimited	2.00%	2.00%	\$15	\$10	\$1	\$3.50	\$5	N/A	\$1.25	\$1.25	\$0	\$0	\$1	\$1	\$1	5	
Chinatrust Bank (USA) (732) 650-1160	Freedom Banking		\$0	\$0	\$0	\$0	\$0	\$0.25	10			\$15	\$15	\$10	\$8	\$8	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	1	
	Personal Checking		\$500	\$500	\$0	\$10	\$0	\$0.25	Unlimited			\$15	\$15	\$10	\$8	\$8	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	1	
	Senior Citizen Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$15	\$15	\$10	\$8	\$8	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	1	
	SuperPLUS Checking		\$1,500	\$1,500	\$0	\$9	\$0	\$0.25	Unlimited	0.35%	0.35%	\$15	\$15	\$10	\$8	\$8	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	1	
	Max-Value Checking		\$3,500	\$3,500	\$0	\$35	\$0	\$0.35	Unlimited	0.35%	0.35%	\$15	\$15	\$10	\$8	\$8	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	1	
	Money Market		\$2,000	\$2,000	\$0	\$15	\$0	\$0.25	3	1.50%	3.00%	\$15	\$15	\$10	\$8	\$8	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	1	
Citibank (1) (4) (718) 248-7822	Basic Checking		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$25	\$10	\$0	\$10	N/A	\$5	\$10	\$0	\$0	\$1	\$1.50	\$1.50	11	
	EZ Checking		\$0	\$1,500	\$0	\$7.50	\$1	\$1	10			\$30	\$25	\$10	\$0	\$10	N/A	\$5	\$10	\$0	\$0	\$1	\$1.50	\$1.50	11	
	Citibank Account	x	\$0	\$6,000	\$0	\$9.50	\$0	\$0.50	Unlimited			\$30	\$25	\$10	\$0	\$10	N/A	\$5	\$10	\$0	\$0	\$1	\$1.50	\$1.50	11	
Citizens Bank of Pennsylvania (1) (800) 910-4100	Circle Checking	x	\$50	\$5,000	\$0	\$15	\$0	\$0	Unlimited			\$35	\$35	\$8	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$1.50	\$0	\$2	605	
	Flat Fee Checking		\$0	\$0	\$8	\$8	\$0	\$0	Unlimited			\$35	\$35	\$8	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$1.50	\$0	\$2	605	
	Basic Checking		\$10	\$0	\$3	\$3	\$0.50	\$0.50	8			\$35	\$35	\$8	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$1.50	\$0	\$2	605	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Citizens Bank of Pennsylvania (1) cont.	Combined Checking	x	\$25	\$1,000	\$0	\$12	\$0	\$0	Unlimited			\$35	\$35	\$8	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$1.50	\$0	\$2	605
	Basic Checking for Seniors		\$10	\$0	\$0	\$0	\$0	\$0	Unlimited			\$35	\$35	\$8	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$1.50	\$0	\$2	605
City National Bank of NJ (973) 624-0865	Mature Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$20	\$10	\$10	\$10	N/A	\$2	\$3	\$0	\$0	\$1	\$1.25	\$1.25	12
	Money Market		\$50	\$1,500	\$0	\$10	\$15	\$15	3	0.80%	1.63%	\$28	\$20	\$10	\$10	\$10	N/A	\$2	\$3	\$0	\$0	\$1	\$1.25	\$1.25	12
	NJ Consumer		\$25	\$0.01	\$3	\$3	\$0.50	\$0.50	8			\$28	\$20	\$10	\$10	\$10	N/A	\$2	\$3	\$0	\$0	\$1	\$1.25	\$1.25	12
	Personal		\$50	\$800	\$0	\$8	\$0	\$0	Unlimited			\$28	\$20	\$10	\$10	\$10	N/A	\$2	\$3	\$0	\$0	\$1	\$1.25	\$1.25	12
	Super NOW		\$50	\$1,500	\$0	\$10	\$0.25	\$0.25	25	0.50%	0.75%	\$28	\$20	\$10	\$10	\$10	N/A	\$2	\$3	\$0	\$0	\$1	\$1.25	\$1.25	12
Clifton Savings Bank, S.L.A. (973) 473-2200	NOW		\$200	\$500	\$0	\$6	\$0	\$0	Unlimited	1.23%	1.23%	\$25	\$15	\$10	\$10	\$0	N/A	\$2	\$3	\$0	\$0	\$0.75	\$1	\$1	2
	Sr. Citizen NOW		\$200	\$0	\$0	\$0	\$0	\$0	Unlimited	1.23%	1.23%	\$25	\$15	\$10	\$10	\$0	N/A	\$1	\$3	\$0	\$0	\$0.75	\$1	\$1	2
	Money Market		\$2,500	\$1,000	\$0	\$10	\$5	\$5	3	2.10%	2.10%	\$25	\$15	\$10	\$10	\$0	N/A	\$2	\$3	\$0	\$0	\$0.75	\$1	\$1	2
	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$10	\$10	\$0	N/A	\$2	\$3	\$0	\$0	\$0.75	\$1	\$1	2
Colonial Bank, FSB (856) 451-5800	NJ Consumer Checking Acct.		\$50	\$300	\$0	\$3	\$0	\$0.50	8			\$25	\$15	\$25	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$0	\$0	6
	CBC		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited			\$25	\$15	\$25	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$0	\$0	6
	Select		\$0	\$0	\$0	\$0	\$5	\$0	Unlimited	0.50%	1.00%	\$25	\$15	\$25	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$0	\$0	6
	Now		\$100	\$300	\$0	\$5	\$0	\$0	Unlimited			\$25	\$15	\$25	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$0	\$0	6
	Special Now		\$100	\$400	\$0	\$5	\$0	\$0	Unlimited			\$25	\$15	\$25	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$0	\$0	6
	Super Now		\$2,500	\$2,500	\$0	\$5	\$0	\$0	Unlimited	1.00%	2.00%	\$25	\$15	\$25	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$0	\$0	6
	MMDA		\$2,500	\$2,500	\$0	\$5	\$0	\$0	3	1.00%	2.25%	\$25	\$15	\$25	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$0	\$0	6
Columbia Savings Bank (1) (201) 796-3600	Senior Citizen Safeguard		\$1	\$0.01	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$4	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	33
	NJ Consumer Checking		\$1	\$0.01	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$10	\$10	\$4	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	33
	Return Checking Plus		\$1	\$0.01	\$8	\$8	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$4	N/A	\$3	N/A	\$0	\$0	\$0	\$1.50	\$1.50	33
	Safeguard Checking Plus		\$1	\$0.01	\$6	\$6	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$4	N/A	\$3	N/A	\$0	\$0	\$0	\$1.50	\$1.50	33
	Advantage Checking		\$1	\$0.01	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$4	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	33
	Safeguard Advantage Plus	x	\$1	\$1,000	\$0	\$9	\$0	\$0	Unlimited			\$30	\$20	\$10	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1.50	\$1.50	33

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Columbia Savings Bank (1) continued	Return Advantage Plus	x	\$1	\$1,000	\$0	\$12	\$0	\$0	Unlimited			\$30	\$20	\$10	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1.50	\$1.50	33
	Return NOW		\$1	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.50%	1.50%	\$30	\$20	\$10	\$10	\$4	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	33
	Safeguard NOW		\$1	\$1,000	\$0	\$8	\$0	\$0	Unlimited	1.50%	1.50%	\$30	\$20	\$10	\$10	\$4	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	33
Commerce Bank, N.A. (856) 751-9000	Free Checking		\$0	\$100	\$0	\$12	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Interest Checking		\$0	\$1,000	\$0	\$12	\$0	\$0	Unlimited	0.75%	0.75%	\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	50 Plus		\$0	\$100	\$0	\$10	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Student Banking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
Commerce Bank/North (201) 825-1000	Free Checking		\$0	\$100	\$0	\$12	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Interest Checking		\$0	\$1,000	\$0	\$12	\$0	\$0	Unlimited	0.75%	0.75%	\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	50 Plus		\$0	\$100	\$0	\$10	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Student Banking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
Commerce Bank/Shore, N.A. (609) 693-1111	Free Checking		\$0	\$100	\$0	\$12	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Interest Checking		\$0	\$1,000	\$0	\$12	\$0	\$0	Unlimited	0.75%	0.75%	\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	50 Plus		\$0	\$100	\$0	\$10	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
	Student Banking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$12	\$8	\$0	\$7	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	269
Community Bank of Bergen County, NJ (201) 587-1221	Personal Checking		\$1	\$1	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$5	\$0	N/A	\$2.50	N/A	\$0	\$0	\$1	\$1.50	\$1.50	5
	Money Market		\$2,500	\$2,500	\$0	\$10	\$10	\$10	3	1.00%	1.25%	\$30	\$20	\$10	\$5	\$0	N/A	\$2.50	N/A	\$0	\$0	\$1	\$1.50	\$1.50	5
Community State Bank (201) 836-8300	N.J. Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4
	Tiered Money Market		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	0.75%	2.42%	\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4
	Interest Checking		\$50	\$100	\$0	\$8	\$0	\$0	Unlimited	0.75%	1.59%	\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4
	Regular Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
																Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %																		
Community State Bank continued	50 Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4	
	50 interest Checking		\$50	\$100	\$0	\$8	\$0	\$0	Unlimited	0.75%	1.59%	\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4	
	Money Market		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	0.75%	2.42%	\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4	
	Power Checking		\$9,999.99	\$9,999.99	\$0	\$15	\$0	\$0	Unlimited	0.75%	3.00%	\$25	\$20	\$8	\$15	\$7	N/A	\$4.50	\$4.50	\$0	\$0	\$0	\$1.50	\$1.50	4	
Cornerstone Bank (856) 439-0300	NJ Consumer Checking		\$50	\$0	\$0	\$0	\$0.50	\$0.50	8			\$25	\$15	\$7.50	\$0	\$5	N/A	\$2	\$5	\$0	\$0	\$0	\$1	\$1	1	
	Supreme Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	2.00%	\$25	\$15	\$7.50	\$0	\$5	N/A	\$2	\$5	\$0	\$0	\$0	\$1	\$1	1	
Crest Savings Bank (609) 522-5115	Crest 50		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$24	\$20	\$12	\$20	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	6	
	NOW		\$50	\$1,000	\$3	\$4	\$0	\$0	Unlimited	0.75%	0.75%	\$24	\$20	\$12	\$20	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	6	
	Money Market		\$1,000	\$1,000	\$0	\$10	\$5	\$5	6	0.75%	1.59%	\$24	\$20	\$12	\$20	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	6	
	New Jersey Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$24	\$20	\$12	\$20	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	6	
Crown Bank N.A. (1) (732) 451-9000	Regency Combo	x	\$50	\$500	\$0	\$7.50	\$0	\$0	Unlimited			\$30	\$20	\$8	\$0	\$8	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	7	
	Majestic Money Market		\$1,000	\$1,000	\$0	\$7.50	\$0	\$0	3	1.00%	1.75%	\$30	\$20	\$8	\$0	\$8	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	7	
	Monarch Checking +50		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$8	\$0	\$8	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	7	
	NJ Consumer Checking		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$8	\$0	\$8	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	7	
	Regency Plus		\$400	\$400	\$0	\$7.50	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$8	\$0	\$8	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	7	
	Royal Checking +62		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$8	\$0	\$8	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	7	
D																										
Delanco Federal Savings Bank (856) 461-0611	NOW		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited	1.00%	1.00%	\$22	\$15	\$10	N/A	\$1	\$1	\$1	\$1	\$0	\$0	\$0	\$1	\$1	1	
	Money Market		\$2,500	\$100	\$0	\$5	\$0	\$0	3	1.50%	2.00%	\$22	\$15	\$10	N/A	\$1	\$1	\$1	\$1	\$0	\$0	\$0	\$1	\$1	1	
	N.J. Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$22	\$15	\$10	N/A	\$1	\$1	\$1	\$1	\$0	\$0	\$0	\$1	\$1	1	
	Personal Checking		\$1	\$1	\$0	\$0	\$0	\$0	Unlimited			\$22	\$15	\$10	N/A	\$1	\$1	\$1	\$1	\$0	\$0	\$0	\$1	\$1	1	
E																										
Enterprise Bank (908) 653-1800	Totally Free Checking		\$100	\$1	\$0	\$0	\$0	\$0	Unlimited			\$10	\$25	\$10	\$10	\$10	\$10	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	1	
Equity Bank	Choice 50 Now		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.25%	0.25%	\$32	\$17.50	\$7	NA	\$0	NA	\$0	\$5	\$0	\$0	\$1	\$1.50	\$1.50	14	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Equity Bank continued (856) 983-4000	Money Market		\$1,000	\$0	\$0	\$7.50	\$0	\$0	3	0.75%	1.46%	\$32	\$17.50	\$7	NA	\$8	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	14
	NJ Consumer Check		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$32	\$17.50	\$7	NA	\$8	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	14
	NOW Account		\$500	\$500	\$0	\$7.50	\$0	\$0	Unlimited	0.25%	0.25%	\$32	\$17.50	\$7	NA	\$8	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	14
	Regular Checking		\$50	\$100	\$0	\$7.50	\$0	\$0	Unlimited			\$32	\$17.50	\$7	NA	\$8	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	14
F																									
Farmers & Mechanics Bank (609) 386-2400	Free Personal Checking		\$5	\$0	\$0	\$0	\$0	\$0	Unlimited			\$22	\$12	\$5	\$0	\$1.50	N/A	\$1.50	N/A	\$0	\$0	\$0.75	\$1	\$1	31
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$22	\$12	\$5	\$0	\$1.50	N/A	\$1.50	N/A	\$0	\$0	\$0.75	\$1	\$1	31
	NOW Plus Checking		\$5	\$500	\$0	\$5	\$0	\$0	Unlimited	1.06%	1.06%	\$22	\$12	\$5	\$0	\$1.50	N/A	\$1.50	N/A	\$0	\$0	\$0.75	\$1	\$1	31
	Super NOW Checking		\$5	\$500	\$0	\$5	\$0	\$0	Unlimited	1.06%	1.06%	\$22	\$12	\$5	\$0	\$1.50	N/A	\$1.50	N/A	\$0	\$0	\$0.75	\$1	\$1	31
	Money Market Checking		\$5	\$500	\$0	\$5	\$0	\$0	3	2.05%	2.05%	\$22	\$12	\$5	\$0	\$1.50	N/A	\$1.50	N/A	\$0	\$0	\$0.75	\$1	\$1	31
First Bank of Central Jersey (732) 821-9888	Regular/Personal		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$10	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	NOW Checking		\$50	\$1,000	\$0	\$5	\$0	\$0	Unlimited	1.24%	1.24%	\$20	\$10	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	Money Market		\$50	\$1,500	\$0	\$10	\$9	\$9	3	2.23%	2.40%	\$20	\$10	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	Economy Checking		\$1	\$0	\$3	\$3	\$0	\$0.30	8			\$20	\$10	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
First BankAmericano (908) 355-2265	Regular Checking		\$25	\$25	\$2	\$2	\$0	\$0	Unlimited			\$30	\$25	\$20	\$0	\$10	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	1
	Personal Int Checking		\$25	\$400	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$30	\$25	\$20	\$0	\$10	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	1
	NJ Consumer Checking		\$1	\$0	\$2	\$2	\$0	\$0	Unlimited			\$30	\$25	\$20	\$0	\$10	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	1
	Money Market		\$500	\$2,500	\$0	\$15	\$0	\$10	6	0.75%	0.75%	\$30	\$25	\$20	\$0	\$10	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	1
First Hope Bank, NA (1) (908) 459-4121	Hope Free Checking NJ Consumer		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$5	\$5	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$2	8
	Hope Value		\$0	\$500	\$0	\$7	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$5	\$5	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$2	8
	Hope Now		\$0	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.88%	1.02%	\$30	\$20	\$10	\$10	\$5	\$5	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$2	8
	Hope Money Market		\$1,000	\$1,000	\$0	\$15	\$5	\$5	3	1.13%	1.41%	\$30	\$20	\$10	\$10	\$5	\$5	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$2	8
	Hope Select	x	\$2,500	\$2,500	\$0	\$10	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$5	\$5	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$2	8
	Hope Select Plus	x	\$1,000	\$1,000	\$0	\$15	\$0	\$0	Unlimited	0.88%	1.02%	\$30	\$20	\$10	\$10	\$5	\$5	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$2	8

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
First Investors Federal Savings Bank (732) 855-3040	Now Account		\$100	\$500	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$20	\$15	\$7.50	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$20	\$15	\$7.50	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
First Morris Bank and Trust (1) (5) (973) 267-0900	First Value NOW		\$0	\$1,200	\$0	\$10	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$1	\$1.50	\$1.50	9
	First Value NJ Consumer		\$0	\$1	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$1	\$1.50	\$1.50	9
	First Value Silver	x	\$0	\$5,000	\$0	\$20	\$0	\$0	Unlimited			\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	9
	First Value Money Market		\$50	\$1,500	\$0	\$15	\$15	\$15	3	1.09%	1.09%	\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	9
	First Value Direct Deposit		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	9
	First Value Gold	x	\$0	\$3,000	\$0	\$18	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	9
	First Value Regular		\$0	\$100	\$0	\$8	\$0	\$0	Unlimited			\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$1	\$1.50	\$1.50	9
	First Value Preferred Money Market	x	\$50	\$2,500	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.75%	\$30	\$20	\$10	\$20	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	9
First National Bank of Absecon (609) 641-6300	Basic Checking		\$100	\$100	\$0	\$7	\$0	\$0	Unlimited			\$30	\$20	\$10	\$0	\$5	N/A	\$3	\$5	\$0	N/A	\$0	N/A	N/A	0
	NOW Checking Account		\$100	\$300	\$0	\$10	\$0	\$0	Unlimited	1.00%	2.00%	\$30	\$20	\$10	\$0	\$5	N/A	\$3	\$5	\$0	N/A	\$0	N/A	N/A	0
	Money Market Account		\$2,500	\$2,500	\$2.50	\$5	\$0	\$0	3	2.25%	2.25%	\$30	\$20	\$10	\$0	\$5	N/A	\$3	\$5	\$0	N/A	\$0	N/A	N/A	0
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$10	\$0	\$5	N/A	\$3	\$5	\$0	N/A	\$0	N/A	N/A	0
	Fabulous Fifty Interest Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited	1.25%	2.75%	\$30	\$20	\$10	\$0	\$5	N/A	\$0	\$5	\$0	N/A	\$0	N/A	N/A	0
First Savings Bank (1) (732) 726-5500	Now	x	\$250	\$1,000	\$0	\$8	\$0	\$0	Unlimited	1.24%	1.24%	\$25	\$20	\$15	\$0	\$2	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	24
	Convenience Checking	x	\$250	\$1,000	\$0	\$8	\$0	\$0	Unlimited			\$25	\$20	\$15	\$0	\$2	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	24
	N.J. Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$20	\$15	\$0	\$2	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	24
	Money Market	x	\$2,500	\$1,000	\$0	\$8	\$20	\$20	3	0.99%	1.98%	\$25	\$20	\$15	\$0	\$2	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	24
	BASIC		\$250	\$1,000	\$0	\$8	\$0	\$0	Unlimited	1.02%	1.02%	\$25	\$20	\$15	\$0	\$2	N/A	\$2	N/A	\$0	\$0	\$0	\$1.50	\$1.50	24
First Union, Wachovia Corporation (1) (2) (6) (7) (8) (9) (800) 275-3862	Express Access Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$31	\$31	\$7.50	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$1	\$0	\$2.95	4600
	College Access Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$31	\$31	\$7.50	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$1	\$0	\$2.95	4600
	Access Fifty Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$31	\$31	\$7.50	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$1	\$0	\$2.95	4600
	Basic Checking		\$50	\$0	\$5	\$5	\$0.55	\$0.55	12			\$31	\$31	\$7.50	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$1	\$0	\$2.95	4600

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
First Union, Wachovia Corporation (1) (2) (6) (7) (8) (9) continued	Regular Checking		\$100	\$750	\$0	\$10	\$0	\$0	Unlimited			\$31	\$31	\$7.50	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$1	\$0	\$2.95	4600
	Crown Access Banking	x	\$100	\$1,500	\$0	\$15	\$0	\$0	Unlimited			\$31	\$31	\$7.50	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$1	\$0	\$2.95	4600
	Crown Banking	x	\$100	\$5,000	\$0	\$20	\$0	\$0	Unlimited	0.25%	1.00%	\$31	\$31	\$7.50	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$1	\$0	\$2.95	4600
	Crown Classic Banking	x	\$100	\$1,000	\$0	\$20	\$0	\$0	Unlimited	0.25%	1.00%	\$31	\$31	\$7.50	N/A	\$0	N/A	\$0	N/A	\$0	\$0	\$1	\$0	\$2.95	4600
First Washington State Bank (609) 426-1000	NJ Consumer Checking		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$12	\$15	\$7	N/A	\$4	\$4	\$0	\$0	\$1.50	\$0.70	\$1.50	12
	NOW Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.60%	0.60%	\$30	\$20	\$12	\$15	\$7	N/A	\$4	\$4	\$0	\$0	\$1.50	\$0.70	\$1.50	12
	Personal Checking		\$100	\$100	\$0	\$7	\$0	\$0	Unlimited			\$30	\$20	\$12	\$15	\$7	N/A	\$4	\$4	\$0	\$0	\$1.50	\$0.70	\$1.50	12
	Senior Citizen Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$12	\$15	\$7	N/A	\$4	\$4	\$0	\$0	\$0	\$0.70	\$1.50	12
	Senior NOW Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.49%	1.49%	\$30	\$20	\$12	\$15	\$7	N/A	\$4	\$4	\$0	\$0	\$0	\$0.70	\$1.50	12
	Money Market Checking		\$100	\$1,000	\$0	\$10	\$10	\$10	3	0.70%	0.70%	\$30	\$20	\$12	\$15	\$7	N/A	\$4	\$4	\$0	\$0	\$1.50	\$0.70	\$1.50	12
	Windsor Investor		\$100	\$1,000	\$0	\$10	\$10	\$10	3	0.75%	1.24%	\$30	\$20	\$12	\$15	\$7	N/A	\$4	\$4	\$0	\$0	\$1.50	\$0.70	\$1.50	12
Firsttrust Bank (1) (2) (10) (800) 220-2265	FirstCheck (personal)		\$100	\$100	\$0	\$10	\$0	\$0	Unlimited			\$32	\$24	\$10	N/A	\$7	\$7	\$3	\$3	\$22	\$0	\$0.25	\$1.50	\$2	26
	FirstCheck Plus (personal)		\$100	\$0	\$7.99	\$7.99	\$0	\$0	Unlimited			\$32	\$24	\$10	N/A	\$7	\$7	\$3	\$3	\$22	\$0	\$0.25	\$1.50	\$2	26
	FirstCheck 50 (personal)		\$100	\$100	\$0	\$6	\$0	\$0	Unlimited			\$32	\$24	\$10	N/A	\$7	\$7	\$3	\$3	\$22	\$0	\$0.25	\$1.50	\$2	26
	FirstClass (NOW)	x	\$100	\$4,000	\$0	\$12	\$0	\$0	Unlimited	0.20%	0.20%	\$32	\$24	\$10	N/A	\$7	\$7	\$3	\$3	\$0	\$0	\$0.25	\$1.50	\$2	26
	Money Market Account (MMA)		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	0.00%	0.60%	\$32	\$24	\$10	N/A	\$7	\$7	\$3	\$3	\$0	\$0	\$0	\$1.50	\$2	26
Fleet Bank (1) (11) (800) 841-4000	FleetOne Classic	x	\$0	\$4,000	\$0	\$15	\$0	\$0	Unlimited			\$30	\$25	\$8	\$15	\$15	N/A	\$4.50	\$4.50	\$0	\$0	\$1.50	\$1.50	\$2.50	404
	FleetOne Classic		\$0	\$1,000	\$0	\$12	\$0	\$0	Unlimited			\$30	\$25	\$8	\$15	\$15	N/A	\$4.50	\$4.50	\$0	\$0	\$1.50	\$1.50	\$2.50	404
	Self Serve Checking		\$50	\$0	\$7	\$7	\$0	\$0.50	20			\$30	\$25	\$8	\$15	\$15	N/A	\$4.50	\$4.50	\$0	\$0	\$1.50	\$1.50	\$2.50	404
	Student Self Serve Checking		\$50	\$0	\$5	\$5	\$0	\$0	Unlimited			\$30	\$25	\$8	\$15	\$15	N/A	\$4.50	\$4.50	\$0	\$0	\$1.50	\$1.50	\$2.50	404
	Basic Checking		\$1	\$0	\$3	\$3	\$0	\$0.50	8			\$30	\$25	\$8	\$15	\$15	N/A	\$4.50	\$4.50	\$0	\$0	\$1.50	\$1.50	\$2.50	404
Fort Lee Federal Savings Bank, FSB (201) 224-9292	Free Personal Checking		\$25	\$0.01	\$0	\$0	\$0	\$0	Unlimited			\$23	\$20	\$10	N/A	\$0	\$5	\$2	N/A	N/A	N/A	\$0	N/A	N/A	0
Fox Chase Bank	Basic Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$5	\$20	\$5	N/A	\$0	\$25	\$3	\$3	\$0	\$0	\$0.75	\$1	\$1	8
Fox Chase Bank continued	Super Now Checking		\$1,000	\$1,000	\$0	\$5	\$0	\$0	Unlimited	0.00%	1.95%	\$5	\$20	\$5	N/A	\$0	\$25	\$3	\$3	\$0	\$0	\$0.75	\$1	\$1	8

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
(609) 399-5500	Money Fund Statement		\$500	\$500	\$0	\$0	\$0	\$0	3	0.00%	2.15%	\$5	\$20	\$5	N/A	\$0	\$25	\$3	\$3	\$0	\$0	\$0.75	\$1	\$1	8
Franklin Bank (973) 284-1777	Personal Checking		\$50	\$500	\$0	\$5	\$0	\$0	Unlimited			\$20	\$15	\$5	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$0	2
	NOW		\$75	\$750	\$0	\$7.50	\$0	\$0	Unlimited	2.00%	2.00%	\$20	\$15	\$5	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$0	2
	Money Market		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	2.00%	5.00%	\$20	\$15	\$5	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$0	2
	Senior Checking		\$25	\$250	\$0	\$2.50	\$0	\$0	Unlimited			\$20	\$15	\$5	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$0	2
	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$20	\$15	\$5	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$0	\$0	2
Franklin Savings Bank (856) 769-4400	Premier		\$25	\$100	\$0	\$3	\$0	\$0	Unlimited	1.25%	1.25%	\$20	\$15	\$10	\$10	\$1	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Performance		\$100	\$500	\$0	\$5	\$0	\$0	Unlimited	1.00%	1.00%	\$20	\$15	\$10	\$10	\$1	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Value/NJ Consumers		\$25	\$1.50	\$1.50	\$1.50	\$0	\$0	Unlimited			\$20	\$15	\$10	\$10	\$1	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
Freehold Savings and Loan Association (732) 462-6700	N.J. Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$20	\$15	\$8	\$10	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	Money Market		\$1,000	\$1,000	\$0	\$0	\$0	\$0	3	2.00%	2.30%	\$20	\$15	\$8	\$10	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	NOW		\$100	\$300	\$0	\$6	\$0	\$0	Unlimited	1.25%	1.25%	\$20	\$15	\$8	\$10	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
G																									
Gibraltar Savings Bank (973) 372-1221	Centsible Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$10	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	1
	Super Now Checking		\$2,500	\$500	\$0	\$8	\$0	\$0	Unlimited	1.00%	1.59%	\$20	\$15	\$10	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	1
	NOW Checking Account		\$500	\$500	\$0	\$6	\$0	\$0	Unlimited	1.34%	1.34%	\$20	\$15	\$10	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	1
	New Jersey Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$20	\$15	\$10	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	1
	Regular		\$50	\$500	\$0	\$5	\$0	\$0	Unlimited			\$20	\$15	\$10	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	1
	Personal		\$50	\$200	\$2	\$4	\$0.20	\$0.20	0			\$20	\$15	\$10	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	1
	Money Market		\$2,500	\$500	\$0	\$8	\$10	\$10	3	1.00%	1.98%	\$20	\$15	\$10	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	1
Glen Rock Savings Bank (201) 652-8776	Demand Deposit		\$1	\$1	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$10	\$5	\$4	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$1.50	3
	NJ Consumer Checking		\$1	\$1	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$10	\$5	\$4	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$1.50	3
	NOW Checking		\$50	\$300	\$0	\$5	\$0	\$0	Unlimited	1.47%	1.47%	\$25	\$15	\$10	\$5	\$4	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$1.50	3
Glen Rock Savings Bank continued	Super NOW Checking		\$1,000	\$1,000	\$0	\$5	\$0	\$0	Unlimited	1.71%	1.71%	\$25	\$15	\$10	\$5	\$4	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$1.50	3

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate						Treasurer's/ Cashier or Other Official Check		Money Order			Fee Charged To Your Customer For Use Of		Non-Customer Use Of			
Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution				
	Money Market		\$1,000	\$1,000	\$0	\$5	\$25	\$25	3	1.95%	1.95%	\$25	\$15	\$10	\$5	\$4	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$1.50	3	
Gloucester County Federal Savings (856) 589-6600	Now Checking		\$200	\$300	\$0	\$7	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$15	\$5	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4	
	Choice Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$5	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4	
	Golden VIP Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$0	\$0	\$0	\$0	N/A	\$0	\$2	\$0	\$0	\$0	\$1	\$1	4	
	MMDA Account		\$2,500	\$1,000	\$0	\$15	\$10	\$10	3	1.00%	1.98%	\$25	\$15	\$5	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4	
	NJ Consumer		\$1	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$5	\$5	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4	
Grand Bank, N.A. (609) 631-0540	Personal Checking		\$1	\$500	\$0	\$10	\$0	\$0	Unlimited			\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	N/A	\$0	N/A	N/A	0	
	No Frills Checking		\$1	\$0	\$3	\$3	\$0	\$0.50	8			\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	N/A	\$0	N/A	N/A	0	
	Money Market Checking		\$1	\$2,500	\$0	\$10	\$0	\$10	3	2.70%	2.80%	\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	N/A	\$0	N/A	N/A	0	
	NOW Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.48%	1.48%	\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	N/A	\$0	N/A	N/A	0	
Greater Community Bank (973) 942-1111	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	7	
	Senior/Personal Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	7	
	Personal Checking		\$50	\$600	\$0	\$6	\$0	\$0	Unlimited			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	7	
	Main Street Checking		\$50	\$0	\$8	\$8	\$0	\$0	Unlimited			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	7	
	Now Account		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.25%	0.25%	\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	7	
	Money Market Account		\$1,000	\$1,000	\$0	\$10	\$5	\$5	3	0.75%	1.59%	\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	7	
GSL Savings Bank (201) 869-9300	Super Money Market		\$1,500	\$1,500	\$0	\$15	\$0	\$0	3	1.00%	1.25%	\$25	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$1	\$1	\$1	3	
	NJ Consumer		\$50	\$1	\$3	\$3	\$0.15	\$0.15	8			\$25	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$1	\$1	\$1	3	
	Now		\$100	\$500	\$0	\$10	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$1	\$1	\$1	3	
	Non-Interest Checking		\$50	\$50	\$0	\$3	\$0.15	\$0.15	0			\$25	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$1	\$1	\$1	3	
H																										
Haddon Savings Bank (856) 547-3700	Non-Interest Bearing		\$250	\$1	\$5	\$5	\$0	\$0	Unlimited			\$20	\$13	\$20	\$4	\$0	N/A	\$1.25	\$1.25	\$0	\$0	\$0	\$1	\$1	2	
	MMDA		\$1,000	\$1	\$0	\$0	\$0	\$0	3	1.50%	2.00%	\$20	\$13	\$20	\$4	\$0	N/A	\$1.25	\$1.25	\$0	\$0	\$0	\$1	\$1	2	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Haddon Savings Bank continued	NJ Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$20	\$13	\$20	\$4	\$0	N/A	\$1.25	\$1.25	\$0	\$0	\$0	\$1	\$1	2
	NOW		\$50	\$250	\$0	\$5	\$0	\$0	Unlimited	1.50%	1.50%	\$20	\$13	\$20	\$4	\$0	N/A	\$1.25	\$1.25	\$0	\$0	\$0	\$1	\$1	2
Harvest Community Bank (1) (856) 678-4555	Interest Checking w/o safekeeping		\$400	\$400	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
	Interest Checking w/safekeeping		\$200	\$200	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
	Reg. Checking w/o safekeeping		\$300	\$300	\$0	\$5	\$0	\$0	Unlimited			\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
	Reg. Checking w/safekeeping		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited			\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
	Free Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
	Golden Harvest	x	\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.10%	1.10%	\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
	Senior Interest Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
	Consumer Checking		\$0	\$0	\$3	\$3	\$0.15	\$0.15	10			\$25	\$15	\$10	\$10	\$0	\$5	\$4	\$4	\$0	\$0	\$0	\$2.50	\$2.50	1
Haven Savings Bank (201) 659-3600	Convenience Plus		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$15	\$7	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4
	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$20	\$15	\$15	\$7	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4
	N.O.W. Account		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited	1.15%	1.15%	\$20	\$15	\$15	\$7	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4
	Super N.O.W.		\$1,000	\$1,000	\$0	\$5	\$0	\$0	Unlimited	1.15%	1.80%	\$20	\$15	\$15	\$7	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4
	Money Market		\$1,000	\$1,000	\$0	\$5	\$0	\$0	3	1.15%	1.80%	\$20	\$15	\$15	\$7	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4
	Step Up Money Market		\$5,000	\$5,000	\$0	\$10	\$0	\$0	3	1.15%	2.25%	\$20	\$15	\$15	\$7	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	4
Hilltop Community Bank (1) (12) (908) 522-0090	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$20	\$5	\$10	\$10	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2
	Silver Regular Checking		\$100	\$100	\$0	\$8	\$0	\$0	Unlimited			\$25	\$20	\$5	\$10	\$10	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2
	Platinum Interest Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.25%	0.75%	\$25	\$20	\$5	\$10	\$10	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2
	Direct Regular Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$5	\$10	\$10	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2
	PrimeTime Interest Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.25%	0.75%	\$25	\$0	\$5	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2
	Club Checking	x	\$100	\$0	\$20	\$20	\$0	\$0	Unlimited	0.25%	0.50%	\$25	\$20	\$5	\$10	\$10	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2
	Student Checking		\$100	\$0	\$2.99	\$2.99	\$0.50	\$0.50	8			\$25	\$20	\$5	\$10	\$10	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2
	MoneyMax Money Market		\$1,000	\$2,500	\$0	\$10	\$0	\$0	3	0.50%	2.30%	\$25	\$20	\$5	\$10	\$10	N/A	\$0	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	2

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Hopewell Valley Community Bank (1) (609) 466-2900	Personal Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$12	\$10	\$25	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1	\$1	3	
	Sr. Citizen Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$12	\$10	\$25	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1	\$1	3	
	Liberty Checking	x	\$100	\$200	\$0	\$10	\$0	\$0	Unlimited			\$25	\$12	\$10	\$25	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1	\$1	3	
	Liberty NOW Checking		\$100	\$1,500	\$0	\$10	\$0	\$0	Unlimited	.50%	2.00%	\$25	\$12	\$10	\$25	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1	\$1	3	
	Getting Better NOW		\$100	\$1,000	\$0	\$7	\$0	\$0	Unlimited	.50%	2.00%	\$25	\$12	\$10	\$25	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1	\$1	3	
Hudson City Savings Bank (1) (201) 967-1900	Personal Checking	x	\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	61	
	NJ Consumer	x	\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	61	
	Super Now	x	\$100	\$1,000	\$0	\$8	\$0	\$0.15	Unlimited	1.00%	1.25%	\$25	\$15	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	61	
	Money Market Checking	x	\$1,000	\$1,000	\$0	\$8	\$15	\$15	3	1.60%	1.85%	\$25	\$15	\$5	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	61	
Hudson United Bank (1) (13) (201) 236-2600	Regular		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited			\$32	\$25	\$15	N/A	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.75	\$1.75	198	
	Student		\$10	\$250	\$0	\$5	\$0	\$0	Unlimited			\$32	\$25	\$15	N/A	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.75	\$1.75	198	
	NJ Consumer		\$50	\$0	\$0	\$3	\$0	\$0.50	8			\$32	\$25	\$15	N/A	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.75	\$1.75	198	
	HUB Advantage	x	\$100	\$3,000	\$0	\$12	\$0	\$0	Unlimited			\$32	\$25	\$15	N/A	\$10	N/A	\$4	\$4	\$0	\$0	\$0	\$1.75	\$1.75	198	
	Interest		\$1,000	\$1,250	\$0	\$12	\$0	\$0	Unlimited			\$32	\$25	\$15	N/A	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.75	\$1.75	198	
	HUB Advantage Interest	x	\$1,000	\$5,000	\$0	\$15	\$0	\$0	Unlimited			\$32	\$25	\$15	N/A	\$10	N/A	\$4	\$4	\$0	\$0	\$0	\$1.75	\$1.75	198	
I																										
Independence Community Bank (718) 722-5300	NJ Consumer		\$25	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$15	\$10	\$10	\$8	N/A	\$4	N/A	\$0	\$0	\$1	\$1.50	\$1.50	39	
	Free Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$15	\$10	\$10	\$8	N/A	\$4	N/A	\$0	\$0	\$1	\$1.50	\$1.50	39	
	Now		\$100	\$1,500	\$0	\$15	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$15	\$10	\$10	\$8	N/A	\$4	N/A	\$0	\$0	\$1	\$1.50	\$1.50	39	
	Senior Interest Checking		\$100	\$500	\$0	\$3	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$15	\$10	\$10	\$8	N/A	\$4	N/A	\$0	\$0	\$1	\$1.50	\$1.50	39	
Interchange Bank (10) (14) (15) (26) (201) 703-2265	NJ Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$29	\$20	\$10	N/A	\$10	N/A	\$3.50	N/A	\$0	\$0	\$0	\$1.50	\$2	21	
	CareFree Checking		\$25	\$0	\$0	\$0	\$0	\$0	Unlimited			\$29	\$20	\$10	N/A	\$10	N/A	\$3.50	N/A	\$0	\$0	\$0	\$1.50	\$2	21	
	Personal Checking		\$100	\$600	\$0	\$7	\$0	\$0	Unlimited			\$29	\$20	\$10	N/A	\$10	N/A	\$3.50	N/A	\$0	\$0	\$0	\$1.50	\$2	21	
	Money Plus Account		\$25	\$1,000	\$10	\$15	\$0	\$0	Unlimited		1.50%	\$29	\$20	\$10	N/A	\$10	N/A	\$3.50	N/A	\$0	\$0	\$0	\$1.50	\$2	21	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
																Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %																		
Interchange Bank (10) (14) (15) (26) cont	Prime Time Account		\$100	\$100	\$0	\$6	\$0	\$0	Unlimited	0.50%	1.50%	\$29	\$20	\$10	N/A	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1.50	\$2	21	
	Money Maker Account		\$25	\$5,000	\$15	\$25	\$0	\$0	Unlimited	1.50%	3.00%	\$29	\$20	\$10	N/A	\$10	N/A	\$3.50	N/A	\$0	\$0	\$0	\$1.50	\$2	21	
interState Net Bank (1) (2) 10) (16) (856) 675-6161	NJ Consumer		\$50	\$0	\$0	\$0	\$0.50	\$0.50	10			\$5	\$15	\$15	N/A	\$10	\$10	N/A	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	1	
	Personal Interest	x	\$500	\$1,000	\$0	\$15	\$0	\$0	Unlimited	1.73%	1.98%	\$5	\$15	\$15	N/A	\$10	\$10	N/A	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	1	
	Personal Non-Interest		\$100	\$100	\$0	\$10	\$0	\$0	Unlimited			\$5	\$15	\$15	N/A	\$10	\$10	N/A	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	1	
	Money Market		\$2,500	\$2,500	\$0	\$10	\$15	\$15	3	1.80%	2.32%	\$5	\$15	\$15	N/A	\$10	\$10	N/A	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	1	
Investors Savings Bank (973) 376-5100	Century Free Checking Account		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$10	\$0	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	38	
	Non-Profit Checking Account		\$50	\$50	\$0	\$7.50	\$0	\$0	Unlimited			\$25	\$15	\$10	\$0	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	38	
	NOW Account		\$500	\$500	\$0	\$7.50	\$0	\$0	Unlimited	1.71%	1.71%	\$25	\$15	\$10	\$0	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	38	
	Super NOW Account		\$2,500	\$500	\$0	\$7.50	\$0	\$0	Unlimited	1.71%	1.81%	\$25	\$15	\$10	\$0	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	38	
	Fifty & Free Club Checking Acct		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.71%	1.71%	\$25	\$15	\$10	\$0	\$0	N/A	\$0	\$2	\$0	\$0	\$0	\$1	\$1	38	
	Money Market Savings Account		\$2,500	\$500	\$0	\$7.50	\$0	\$0	3	1.71%	1.95%	\$25	\$15	\$10	\$0	\$0	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	38	
	Fifty & Free Club Money Market		\$2,500	\$0	\$0	\$0	\$0	\$0	Unlimited	1.71%	1.95%	\$25	\$15	\$10	\$0	\$0	N/A	\$0	\$2	\$0	\$0	\$0	\$1	\$1	38	
	Fifty & Free Club Super NOW		\$2,500	\$0	\$0	\$0	\$0	\$0	Unlimited	1.71%	1.81%	\$25	\$15	\$10	\$0	\$0	N/A	\$0	\$2	\$0	\$0	\$0	\$1	\$1	38	
J																										
JPMorgan Chase Bank (1) (17) (212) 552-2222	N.J. Consumer Checking		\$1	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$25	\$10	N/A	\$10	N/A	\$7	N/A	\$0	\$0.35	\$1	\$1.50	\$1.50	82	
	Better Banking Checking	x	\$1	\$1,000	\$0	\$8	\$0	\$0.35	40			\$30	\$25	\$10	N/A	\$10	N/A	\$7	N/A	\$0	\$0.35	\$1	\$1.50	\$1.50	82	
	Better Banking Checking/w Interest	x	\$1	\$2,000	\$0	\$10	\$0	\$0.35	40	0.35%	0.35%	\$30	\$25	\$10	N/A	\$10	N/A	\$7	N/A	\$0	\$0.50	\$1	\$1.50	\$1.50	82	
	Personal Money Market Account		\$1	\$2,500	\$0	\$9	\$0	\$0.35	3	0.75%	1.98%	\$30	\$25	\$10	N/A	\$10	N/A	\$7	N/A	\$0	\$0.50	\$1	\$1.50	\$1.50	82	
K																										
Kearny Federal Savings Bank (201) 991-4100	NJ Consumer Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$10	\$10	\$5	\$0	N/A	\$2	\$3	\$0	\$0	\$0	\$1.50	\$1.50	9	
	Now Checking		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited	1.49%	1.49%	\$20	\$10	\$10	\$5	\$0	N/A	\$2	\$3	\$0	\$0	\$0	\$1.50	\$1.50	9	
L																										
Lakeland Bank (1) (973) 697-2000	Checking		\$100	\$750	\$0	\$9	\$0	\$0	Unlimited			\$30	\$20	\$8	\$10	\$10	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	36	
	NJ Consumers		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$8	\$10	\$10	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	36	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Lakeland Bank (1) continued	NOW Account		\$100	\$1,250	\$0	\$10	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$8	\$10	\$10	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	36
	Money Market		\$100	\$2,500	\$0	\$10	\$10	\$10	6	0.75%	0.75%	\$30	\$20	\$8	\$10	\$10	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	36
	Checkmate Gold	x	\$100	\$5,000	\$0	\$10	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$8	\$10	\$10	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	36
	Senior Checking (62+)		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$8	\$10	\$10	N/A	\$3	N/A	\$0	\$0	\$1	\$1.50	\$1.50	36
Liberty Bank (1) (732) 499-7200	Totally Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$24	\$20	\$5	\$10	\$4	\$4	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	7
	Low Minimum Interest		\$50	\$500	\$0	\$6	\$0	\$0	Unlimited	1.00%	1.00%	\$24	\$20	\$5	\$10	\$4	\$4	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	7
	Unlimited Interest		\$50	\$0	\$4	\$4	\$0	\$0	Unlimited	1.00%	1.00%	\$24	\$20	\$5	\$10	\$4	\$4	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	7
	Economy Interest		\$50	\$0	\$0	\$0	\$0.20	\$0.20	0	1.00%	1.00%	\$24	\$20	\$5	\$10	\$4	\$4	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	7
	50+ Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$24	\$20	\$5	\$10	\$4	\$4	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	7
	VIP Checking	x	\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$24	\$20	\$5	\$10	\$4	\$4	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	7
	Wall Street Checking		\$50	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.00%	2.00%	\$24	\$20	\$5	\$10	\$4	\$4	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	7
Lincoln Park Savings & Loan Association (18) (973) 694-0330	NOW Checking Account		\$50	\$600	\$0	\$7	\$0.10	\$0.10	40	1.20%	1.25%	\$25	\$20	\$9	\$10	\$4	N/A	\$2	N/A	\$0	\$0	\$1	\$1.20	\$1.20	2
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$20	\$9	\$10	\$4	N/A	\$2	N/A	\$0	\$0	\$1	\$1.20	\$1.20	2
	MMDA Account		\$1,000	\$1,000	\$0	\$7	\$10	\$10	3	1.24%	2.23%	\$25	\$20	\$9	\$10	\$4	N/A	\$2	N/A	N/A	N/A	N/A	\$1.20	\$1.20	2
Llewellyn-Edison Savings Bank (973) 736-0020	Senior Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$15	N/A	\$5	\$5	\$3	\$3	\$0	\$0	\$0.50	\$1	\$1	3
	NOW Checking		\$100	\$500	\$0	\$5	\$0	\$0	Unlimited	1.24%	1.24%	\$25	\$15	\$15	N/A	\$5	\$5	\$3	\$3	\$0	\$0	\$0.50	\$1	\$1	3
	NJ Consumer Affordable		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$15	N/A	\$5	\$5	\$3	\$3	\$0	\$0	\$0.50	\$1	\$1	3
Lusitania Savings Bank (973) 344-0073	Regular Checking		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited			\$20	\$20	\$15	\$5	\$2	\$2	\$0	\$1.50	\$0	\$0	\$0	\$1	\$1	3
	Value Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.50%	2.25%	\$20	\$20	\$15	\$5	\$2	\$2	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	3
	Basic Checking		\$50	\$0	\$3	\$3	\$0	\$0	Unlimited			\$20	\$20	\$15	\$5	\$2	\$2	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	3
M																									
Magyar Savings Bank (19) (732) 249-2438	Chairman's Club		\$100	\$2,500	\$0	\$10	\$0	\$0	Unlimited	0.00%	1.50%	\$25	\$15	\$10	\$15	\$0	N/A	\$0	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Better Checking		\$100	\$500	\$0	\$7	\$0	\$0	Unlimited			\$25	\$15	\$10	\$15	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Better Checking Plus		\$100	\$1,000	\$0	\$8	\$0	\$0	Unlimited	0.00%	0.75%	\$25	\$15	\$10	\$15	\$0	N/A	\$0	\$2.50	\$0	\$0	\$0	\$1	\$1	4

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Magyar Savings Bank (19) continued	Student Checking		\$25	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$10	\$15	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$10	\$15	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Step-Up Money Market Account		\$5,000	\$5,000	\$0	\$10	\$0	\$0	Unlimited	0.00%	2.00%	\$25	\$15	\$10	\$15	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Money Market		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.00%	1.50%	\$25	\$15	\$10	\$15	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Hometown Checking-Non Interest		\$100	\$1,000	\$0	\$8	\$0	\$0	Unlimited			\$25	\$15	\$10	\$15	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Hometown Checking		\$100	\$1,000	\$0	\$8	\$0	\$0	Unlimited	0.00%	0.75%	\$25	\$15	\$10	\$15	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1	\$1	4
	Hometown Plus		\$0	\$0	\$5	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$25	\$15	\$10	\$15	\$0	N/A	\$0	\$2.50	\$0	\$0	\$0	\$1	\$1	4
Manasquan Savings Bank (1) (732) 223-4450	Regular/NJ Consumer	x	\$50	\$50	\$0	\$4	\$0	\$0	Unlimited			\$25	\$10	\$0	\$3	\$3	N/A	\$2	N/A	\$0	\$0	\$0	\$1	\$1	6
	NOW	x	\$500	\$500	\$0	\$5	\$0	\$0	Unlimited	1.25%	1.25%	\$25	\$10	\$0	\$3	\$3	N/A	\$2	N/A	\$0	\$0	\$0	\$1	\$1	6
	Super NOW	x	\$2,000	\$500	\$0	\$5	\$0	\$0	Unlimited	1.50%	1.50%	\$25	\$10	\$0	\$3	\$3	N/A	\$2	N/A	\$0	\$0	\$0	\$1	\$1	6
Mariner's Bank (201) 224-9110	Regular Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$10	N/A	\$5	\$5	\$2	\$2	\$0	\$0	\$0	\$1	\$1	3
	Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$20	\$10	N/A	\$5	\$5	\$2	\$2	\$0	\$0	\$0	\$1	\$1	3
	Senior Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$10	N/A	\$5	\$5	\$2	\$2	\$0	\$0	\$0	\$1	\$1	3
	Money Market Account		\$1,000	\$1,000	\$0	\$15	\$0	\$10	3	1.24%	2.00%	\$25	\$20	\$10	N/A	\$5	\$5	\$2	\$2	\$0	\$0	\$0	\$1	\$1	3
	NOW Account		\$500	\$500	\$0	\$9	\$0	\$0	Unlimited	1.25%	1.25%	\$25	\$20	\$10	N/A	\$5	\$5	\$2	\$2	\$0	\$0	\$0	\$1	\$1	3
MetLife Bank (609) 514-3900	Money Market Checking		\$1,500	\$1,500	\$0	\$15	\$0	\$0	3	0.00%	3.50%	\$20	\$25	\$20	N/A	\$10	N/A	N/A	N/A	\$0	\$0	\$0	\$0	\$0	1
	Basic Checking		\$200	\$0	\$8	\$8	\$0.50	\$0.50	8			\$20	\$25	\$20	N/A	\$10	N/A	N/A	N/A	\$0	\$0	\$0	\$0	\$0	1
	Interest Checking		\$1,500	\$1,500	\$0	\$15	\$0	\$0	Unlimited	0.00%	1.00%	\$20	\$25	\$20	N/A	\$10	N/A	N/A	N/A	\$0	\$0	\$0	\$0	\$0	1
	Grand-Money Market Checking		\$1	\$2,500	\$0	\$10	\$0	\$10	3	2.70%	2.80%	\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$0	\$0	1
	Grand-No Frills Checking		\$1	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$0	\$0	1
	Grand-NOW Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.48%	1.48%	\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$0	\$0	1
	Grand-Personal Checking		\$1	\$500	\$0	\$10	\$0	\$0	Unlimited			\$25	\$15	\$7.50	N/A	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$0	\$0	1
Metuchen Savings Bank (732) 548-7400	Now Account		\$50	\$50	\$0	\$5	\$0	\$0	Unlimited	1.41%	1.42%	\$15	\$10	\$0	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1	\$1	3
	Money Market		\$2,500	\$2,500	\$0	\$5	\$0	\$0	3	1.89%	1.91%	\$15	\$10	\$0	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1	\$1	3

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Metuchen Savings Bank continued	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$15	\$10	\$0	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1	\$1	3	
Millington Savings Bank (908) 647-3030	NOW Checking Account		\$50	\$50	\$0	\$3	\$0	\$0	Unlimited	1.30%	1.30%	\$20	\$7.50	\$7.50	N/A	\$0.75	\$0.75	\$0.75	\$0.75	\$0	\$0	\$0	\$1	\$1	3	
	Money Market Account		\$1,000	\$1,000	\$0	\$5	\$0	\$0	3	1.60%	1.61%	\$20	\$7.50	\$7.50	N/A	\$0.75	\$0.75	\$0.75	\$0.75	\$0	\$0	\$0	\$1	\$1	3	
	NJ Consumer Checking		\$50	\$50	\$3	\$3	\$0	\$0	8	1.30%	1.30%	\$20	\$7.50	\$7.50	N/A	\$0.75	\$0.75	\$0.75	\$0.75	\$0	\$0	\$0	\$1	\$1	3	
	Super NOW		\$2,500	\$2,500	\$0	\$5	\$0	\$0	Unlimited	1.45%	1.46%	\$20	\$7.50	\$7.50	N/A	\$0.75	\$0.75	\$0.75	\$0.75	\$0	\$0	\$0	\$1	\$1	3	
Millville Savings and Loan Association (856) 825-0809	Senior Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$20	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$0.50	\$0	\$1	1	
	NOW Account		\$100	\$300	\$0	\$4.50	\$0	\$0	Unlimited	1.00%	1.00%	\$20	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$0.50	\$0	\$1	1	
	NJ Consumer Account		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$20	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$0.50	\$0	\$1	1	
	Money Flex		\$2,500	\$2,500	\$0	\$5	\$5	\$5	3	1.00%	2.00%	\$20	\$20	\$10	\$10	\$0	N/A	\$2.50	\$2.50	\$0	\$0	\$0.50	\$0	\$1	1	
Minotola National Bank (856) 696-8100	Personal		\$100	\$100	\$0	\$7.50	\$0	\$0	Unlimited			\$20	\$20	\$5	\$6	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0.50	\$1	\$1	8	
	NOW		\$300	\$300	\$0	\$5	\$0	\$0	Unlimited	2.00%	2.00%	\$20	\$20	\$5	\$6	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0.50	\$1	\$1	8	
Monmouth Community Bank, N.A. (20) (732) 571-1300	Simply Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$25	\$10	\$7	N/A	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1.50	\$1.50	5	
	Simply Senior Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$25	\$10	\$7	N/A	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1.50	\$1.50	5	
Monroe Savings Bank, SLA (856) 629-6439	Money Market		\$2,500	\$150	\$0	\$7	\$0	\$0	Unlimited	2.00%	2.25%	\$19.50	\$15	\$7	\$5	\$3.50	N/A	\$1	\$1	\$0	\$0	\$1	\$2	\$2	2	
	NJ Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$19.50	\$15	\$7	\$5	\$3.50	N/A	\$1	\$1	\$0	\$0	\$1	\$2	\$2	2	
	NOW		\$150	\$150	\$0	\$7	\$0	\$0	Unlimited	1.00%	1.00%	\$19.50	\$15	\$7	\$5	\$3.50	N/A	\$1	\$1	\$0	\$0	\$1	\$2	\$2	2	
N																										
New Millennium Bank (1) (732) 729-1100	Regular		\$50	\$100	\$0	\$7	\$0	\$0	Unlimited			\$25	\$17.50	\$7.50	N/A	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1.25	4	
	Interest		\$50	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.90%	0.90%	\$25	\$17.50	\$7.50	N/A	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1.25	4	
	Neighborhood		\$10	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$17.50	\$7.50	N/A	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1.25	4	
	Money Market		\$50	\$1,000	\$0	\$10	\$15	\$15	3	1.50%	3.25%	\$25	\$17.50	\$7.50	N/A	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1.25	4	
	Millennium Gold	x	\$1,000	\$5,000	\$0	\$15	\$0	\$0	Unlimited	1.15%	1.15%	\$25	\$17.50	\$7.50	N/A	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1	\$1.25	4	
New York Community Bank (1) (21) (516) 683-4404	Positively Free	x	\$50	\$50	\$0	\$0	\$0	\$0	Unlimited			\$15	\$30	\$10	N/A	\$0	N/A	\$3	\$3	\$0	\$0	\$1.50	\$1.50	\$1.50	148	
	Direct Checking	x	\$50	\$50	\$0	\$0	\$0	\$0	Unlimited	0.25%	0.25%	\$15	\$30	\$10	N/A	\$0	N/A	\$3	\$3	\$0	\$0	\$1.50	\$1.50	\$1.50	148	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
New York Community Bank (1) (21) cont	Checking w/Interest	x	\$50	\$500	\$6	\$6	\$0	\$0	Unlimited	0.25%	0.25%	\$15	\$30	\$10	N/A	\$0	N/A	\$3	\$3	\$0	\$0	\$1.50	\$1.50	\$1.50	148	
	Golden Plus Checking	x	\$100	\$100	\$10	\$10	\$0	\$0	Unlimited	0.75%	0.75%	\$15	\$30	\$10	N/A	\$0	N/A	\$3	\$3	\$0	\$0	\$1.50	\$1.50	\$1.50	148	
	Ultimate	x	\$2,500	\$2,500	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$15	\$30	\$10	N/A	\$0	N/A	\$3	\$3	\$0	\$0	\$1.50	\$1.50	\$1.50	148	
	NJ Consumer Banking		\$1	\$1	\$3	\$3	\$0	\$0	Unlimited			\$15	\$30	\$10	N/A	\$0	N/A	\$3	\$3	\$0	\$0	\$1.50	\$1.50	\$1.50	148	
Newfield National Bank (856) 692-3440	NOW Checking		\$300	\$300	\$0	\$5	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$18	\$5	\$5	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1	\$1	7	
	Hi-Fi Money Market		\$2,500	\$1,500	\$0	\$15	\$15	\$15	6	1.50%	1.50%	\$25	\$18	\$5	\$5	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1	\$1	7	
	NJ Consumer Checking		\$50	\$1	\$0	\$3	\$0	\$0	Unlimited			\$25	\$18	\$5	\$5	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1	\$1	7	
	Regular Checking		\$50	\$100	\$0	\$5	\$0	\$0	Unlimited			\$25	\$18	\$5	\$5	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1	\$1	7	
NJM Bank, FSB (877) 656-2265	Free Access		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$20	\$5	\$0	\$3	\$3	\$3	\$3	\$0	\$0	\$0	\$0	\$0	2	
	Affinity Checking		\$500	\$1,000	\$0	\$3	\$0	\$0	Unlimited	2.00%	2.50%	\$20	\$0	\$5	\$0	\$0	\$3	\$0	\$3	\$0	\$0	\$0	\$0	\$0	2	
	Senior Access NOW		\$100	\$100	\$0	\$0	\$0	\$0	Unlimited	1.50%	1.50%	\$20	\$0	\$5	\$0	\$0	\$3	\$0	\$3	\$0	\$0	\$0	\$0	\$0	2	
	NJM Dividend		\$500	\$500	\$0	\$5	\$0	\$0	Unlimited	1.49%	3.00%	\$20	\$20	\$5	\$0	\$3	\$3	\$3	\$3	\$0	\$0	\$0	\$0	\$0	2	
NorCrown Bank (973) 740-8900	Personal Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$17.50	\$7.50	\$0	\$5	N/A	\$3.50	\$3.50	\$0	\$0	\$0	\$1	\$1	8	
	NOW Checking		\$500	\$500	\$0	\$5	\$0	\$0	Unlimited	1.70%	1.70%	\$28	\$17.50	\$7.50	\$0	\$5	N/A	\$3.50	\$3.50	\$0	\$0	\$0	\$1	\$1	8	
	Tiered NOW Checking		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.70%	4.90%	\$28	\$17.50	\$7.50	\$0	\$5	N/A	\$3.50	\$3.50	\$0	\$0	\$0	\$1	\$1	8	
	Senior Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.70%	1.70%	\$28	\$17.50	\$7.50	\$0	\$5	N/A	\$3.50	\$3.50	\$0	\$0	\$0	\$1	\$1	8	
	NJ Consumer		\$50	\$0	\$3	\$3	\$0	\$0	Unlimited			\$28	\$17.50	\$7.50	\$0	\$5	N/A	\$3.50	\$3.50	\$0	\$0	\$0	\$1	\$1	8	
	Investor Checking		\$2,500	\$1,000	\$0	\$5	\$10	\$10	3	1.20%	1.20%	\$28	\$17.50	\$7.50	\$0	\$5	N/A	\$3.50	\$3.50	\$0	\$0	\$0	\$1	\$1	8	
NVE Bank (201) 816-2800	NOW Checking		\$10	\$500	\$0	\$5	\$0	\$0	Unlimited	1.75%	1.75%	\$25	\$15	\$7	\$10	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	11	
	Free Checking		\$10	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$7	\$10	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	11	
	NJ Consumer		\$50	\$0	\$3	\$3	\$0	\$0	Unlimited			\$25	\$15	\$7	\$10	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	11	
0																										
Ocean City Home Bank (609) 399-0012	Easy Access Checking		\$100	\$100	\$0	\$6	\$0	\$0	Unlimited			\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10	
	Easy Access Plus		\$500	\$500	\$0	\$5	\$0	\$0	Unlimited	1.25%	1.25%	\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Ocean City Home Bank continued	Classic Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.25%	1.25%	\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10
	Goldstar Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.25%	1.25%	\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10
	President's Club Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	1.73%	1.73%	\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10
	Money Market Checking		\$1,000	\$1,000	\$0	\$10	\$0	\$0	3	1.24%	1.24%	\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10
	Commercial Checking		\$1,000	\$1,000	\$0	\$15	\$0	\$0	Unlimited			\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10
	NJ Consumer Checking		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$27	\$20	\$10	N/A	\$3	\$5	N/A	N/A	\$0	\$0	\$1	\$1.50	\$1.50	10
OceanFirst Bank (732) 240-4500	50+ Free Int. Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.25%	1.25%	\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
	Economy Int. Checking		\$50	\$0	\$0	\$0	\$0.20	\$0.20	0	1.25%	1.25%	\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
	Low Min. Int. Checking		\$50	\$500	\$0	\$6	\$0	\$0	Unlimited	1.25%	1.25%	\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
	No Min. Int. Checking		\$50	\$0	\$4	\$4	\$0	\$0	Unlimited	1.25%	1.25%	\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
	Totally Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
	VIP Free Int. Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.25%	1.25%	\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
	Wall Street Checking		\$50	\$1,000	\$0	\$8	\$0	\$0	Unlimited	1.25%	1.50%	\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
Ocwen Federal Bank FSB (800) 746-2936	MPIA - Money Market		\$1,000	\$1,000	\$0	\$10	\$0	\$0	3	1.00%	2.72%	\$22	\$20	\$8	\$10	\$5	N/A	\$3	\$5	\$12	\$0	\$0	\$1.50	\$1.50	18
	Totally Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.48%	0.48%	\$25	\$20	\$10	\$15	\$10	N/A	\$0	N/A	\$0	\$0	\$0	\$0.75	\$0.75	1
	Access Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.48%	0.48%	\$25	\$20	\$10	\$15	\$10	N/A	\$0	N/A	\$0	\$0.75	\$0.75	\$0.75	\$0.75	1
	VIP NOW Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.48%	0.48%	\$25	\$20	\$10	\$15	\$10	N/A	\$0	N/A	\$0	\$0.75	\$0.75	\$0.75	\$0.75	1
	Regular NOW Checking		\$500	\$500	\$0	\$5	\$0	\$0	Unlimited	0.48%	0.48%	\$25	\$20	\$10	\$15	\$10	N/A	\$0	N/A	\$0	\$0.75	\$0.75	\$0.75	\$0.75	1
Oritani Savings Bank (1) (201) 343-3800	Ocwen Money Market		\$1,000	\$5,000	\$0	\$8	\$5	\$5	3	1.00%	1.50%	\$25	\$20	\$10	\$15	\$10	N/A	\$0	N/A	\$0	\$0.75	\$0.75	\$0.75	\$0.75	1
	TGIF		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited			\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16
	Choice Plus Checking	x	\$100	\$500	\$0	\$6	\$0	\$0	Unlimited	1.25%	1.25%	\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16
	Choice Checking	x	\$1	\$99	\$0	\$9	\$0	\$0	Unlimited			\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16
	Money Market Invest Account		\$100	\$1,000	\$0	\$10	\$10	\$10	3	1.25%	2.00%	\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16
	Fifty Plus Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited			\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate						Treasurer's/ Cashier or Other Official Check		Money Order			Fee Charged To Your Customer For Use Of		Non-Customer Use Of			
Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution				
Oritani Savings Bank (1) continued	NJCCA		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16	
	OK Checking	x	\$1	\$0	\$9	\$9	\$0	\$0	Unlimited			\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16	
	Optimum Checking	x	\$2,500	\$2,500	\$0	\$12	\$0	\$0	Unlimited			\$23	\$20	\$10	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1.50	\$1.50	16	
P																										
Pamrapo Savings Bank (201) 339-4600	Now		\$100	\$500	\$0	\$9	\$0	\$0	Unlimited	1.25%	1.25%	\$25	\$25	\$20	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	12	
	N.J. CONSUMER		\$50	\$1	\$0	\$3	\$0	\$0.50	8			\$25	\$25	\$20	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	12	
	Regular		\$200	\$200	\$0	\$7	\$0	\$0	Unlimited			\$25	\$25	\$20	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	12	
Panasia Bank (201) 947-6666	Personal Checking - Free		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$8	N/A	\$7	N/A	\$5	\$5	\$0	\$0	\$1.50	\$1.50	\$1.50	6	
	NOW Checking		\$50	\$1,000	\$0	\$8	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$8	N/A	\$7	N/A	\$5	\$5	\$0	\$0	\$1.50	\$1.50	\$1.50	6	
	MMDA - Personal Reserve		\$1,000	\$1,000	\$0	\$0	\$0	\$0	3	0.25%	1.75%	\$30	\$20	\$8	N/A	\$7	N/A	\$5	\$5	\$0	\$0	\$1.50	\$1.50	\$1.50	6	
	Interest Checking - Bonus		\$50	\$0	\$5	\$5	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$8	N/A	\$7	N/A	\$5	\$5	\$0	\$0	\$1.50	\$1.50	\$1.50	6	
	Interest Checking - Empower Web Checking		\$50	\$1,000	\$9.95	\$9.95	\$0	\$0	Unlimited	0.00%	2.00%	\$30	\$20	\$8	N/A	\$7	N/A	\$5	\$5	\$0	\$0	\$1.50	\$1.50	\$1.50	6	
	MMDA - Empower Web Money Market		\$50	\$5,000	\$0	\$0	\$0	\$0	Unlimited	0.00%	2.50%	\$30	\$20	\$8	N/A	\$7	N/A	\$5	\$5	\$0	\$0	\$1.50	\$1.50	\$1.50	6	
Parke Bank (856) 256-2500	Parke Non-Interest Checking		\$100	\$100	\$0	\$7	\$0	\$0	Unlimited			\$25	\$10	\$8	\$10	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Parke Now Checking		\$1,000	\$1,000	\$0	\$7	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$10	\$8	\$10	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Parke 55 Now		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	2.00%	2.00%	\$25	\$10	\$8	\$10	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Parke Personal Money Market		\$1,000	\$1,000	\$0	\$7	\$5	\$5	3	2.00%	2.90%	\$25	\$10	\$8	\$10	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Basic Checking		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$10	\$8	\$10	\$5	N/A	\$2.50	\$2.50	\$0	\$0	\$0	\$1.50	\$1.50	2	
Pascack Community Bank (201) 722-4722	Regular Checking		\$1	\$100	\$0	\$5	\$0	\$0	Unlimited	0.00%	0.00%	\$20	\$15	\$8	\$0	\$7	\$7	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	1	
	Basic Checking		\$1	\$0	\$3	\$3	\$0.25	\$0.25	8	0.00%	0.00%	\$20	\$15	\$8	\$0	\$7	\$7	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	1	
	Interest Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.10%	1.10%	\$20	\$15	\$8	\$0	\$7	\$7	\$5	\$5	\$0	\$0	\$0	\$1.50	\$1.50	1	
	Senior Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited	0.00%	0.00%	\$20	\$15	\$8	\$0	\$3.50	\$7	\$2.50	\$5	\$0	\$0	\$0	\$1.50	\$1.50	1	
Peapack-Gladstone Bank (908) 234-0700	Regular Checking (Reg/Pers)		\$200	\$500	\$0	\$7	\$0	\$0	Unlimited			\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15	
	Trophy Account (Reg/Pers)		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Peapack-Gladstone Bank continued	Insured Money Market		\$1,000	\$1,000	\$0	\$15	\$10	\$10	3	1.74%	1.74%	\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15
	Interest Bearing Checking (NOW)		\$200	\$1,000	\$0	\$10	\$0	\$0.20	0	0.75%	0.75%	\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15
	Chairman's Club (NOW)		\$0	\$1	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15
	Basic Checking (Reg/Pers)		\$100	\$1	\$1	\$1	\$0.30	\$0.30	0			\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15
	TierMoney Market		\$1,000	\$1,000	\$0	\$15	\$10	\$10	3	1.23%	3.20%	\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15
	NJ Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$25	\$22	\$10	\$8	\$8	N/A	\$4	N/A	\$0	\$0	\$0	\$2	\$2	15
Penn Federal Savings Bank (22) (973) 669-7366	Penn Basic		\$100	\$100	\$0	\$10	\$0	\$0	Unlimited			\$31	\$20	\$12	\$15	\$0	N/A	\$2.50	\$5	\$0	\$0	\$0	\$1.50	\$1.50	17
	Penn Consumer		\$25	\$0	\$3	\$3	\$0.50	\$0.50	8			\$31	\$20	\$12	\$15	\$0	N/A	\$2.50	\$5	\$0	\$0	\$0	\$1.50	\$1.50	17
	Penn Interest		\$100	\$100	\$0	\$10	\$0	\$0	Unlimited	0.75%	0.75%	\$31	\$20	\$12	\$15	\$0	N/A	\$2.50	\$5	\$0	\$0	\$0	\$1.50	\$1.50	17
	Penn Senior		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$31	\$20	\$12	\$15	\$0	N/A	\$2.50	\$5	\$0	\$0	\$0	\$1.50	\$1.50	17
Pennsville National Bank (856) 678-6006	Convenience Checking		\$0	\$0	\$2	\$2	\$0.25	\$0.25	0			\$34.76	\$0	\$0	\$0	\$0	\$0	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$1.50	5
	Interest Bearing/Personal		\$0	\$200	\$0	\$4	\$0	\$0	Unlimited	0.35%	0.35%	\$34.76	\$0	\$0	\$0	\$0	\$0	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$1.50	5
	Rainbow/Personal		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.35%	0.35%	\$34.76	\$0	\$0	\$0	\$0	\$0	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$1.50	5
	Regular/Personal		\$0	\$400	\$0	\$6	\$0	\$0	Unlimited			\$34.76	\$0	\$0	\$0	\$0	\$0	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$1.50	5
	Student/Personal		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.35%	0.35%	\$34.76	\$0	\$0	\$0	\$0	\$0	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$1.50	5
	Freedom/Personal		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$34.76	\$0	\$0	\$0	\$0	\$0	\$2.50	\$2.50	\$0	\$0	\$1	\$1.50	\$1.50	5
Pennsylvania Business Bank (PBB) (215) 564-2665	Discount Consumer Checking		\$0	\$0	\$3	\$3	\$0.75	\$0.75	8			\$20	\$15	\$8	\$5	\$5	N/A	\$3	N/A	N/A	N/A	N/A	\$1.50	\$1.50	3
Peoples Savings Bank (609) 298-0723	NOW Checking		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited	1.00%	1.00%	\$22	\$15	\$15	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1	\$1	2
	NJ Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$22	\$15	\$15	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1	\$1	2
	Senior Checking		\$25	\$1	\$0	\$0	\$0	\$0	Unlimited			\$22	\$15	\$15	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1	\$1	2
	Money Market Checking		\$2,500	\$2,500	\$0	\$20	\$20	\$20	3	2.55%	2.76%	\$22	\$15	\$15	\$5	\$5	N/A	\$2	\$2	\$0	\$0	\$1	\$1	\$1	2
PNCBank, NA (1) (23) (412) 762-2666	PNC Bank Choice Plan	x	\$25	\$4,000	\$0	\$15	\$0	\$0	Unlimited	0.20%	0.25%	\$30	\$25	\$10	\$10	\$10	N/A	\$5	N/A	\$0	\$0	\$1.50	\$0	\$1.50	3400
	Regular Checking		\$25	\$1,000	\$0	\$11	\$0	\$0	Unlimited			\$30	\$25	\$10	\$10	\$10	N/A	\$5	N/A	\$0	\$0	\$1.50	\$0	\$1.50	3400

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
PNCBank, NA (1) (23) continued	Basic Checking		\$25	\$100	\$0	\$12	\$0	\$0	Unlimited			\$30	\$25	\$10	\$10	\$10	N/A	\$5	N/A	\$0	\$0	\$2	\$0	\$1.50	3400
	Student Plan	x	\$25	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$25	\$10	\$10	\$10	N/A	\$5	N/A	\$0	\$0	\$1.50	\$0	\$1.50	3400
	Budget Qualified Account		\$25	\$0	\$3	\$3	\$1	\$1	10			\$30	\$25	\$10	\$10	\$10	N/A	\$5	N/A	\$0	\$0	\$1.50	\$0	\$1.50	3400
Progress Bank (1) (2) (800) 830-7372	Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$10	\$5	\$5	\$5	\$5	\$5	\$0	\$0	\$0.75	\$1.50	\$1.50	24
	NOW Checking		\$50	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.20%	0.20%	\$32	\$20	\$10	\$5	\$5	\$5	\$5	\$5	\$0	\$0	\$0.75	\$1.50	\$1.50	24
	50 Plus Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$10	\$5	\$5	\$5	\$5	\$5	\$0	\$0	\$0.75	\$1.50	\$1.50	24
	Priority Classic Checking	x	\$50	\$3,000	\$0	\$12	\$0	\$0	Unlimited	0.20%	0.20%	\$32	\$20	\$10	\$5	\$5	\$5	\$5	\$5	\$0	\$0	\$0.75	\$1.50	\$1.50	24
Pulaski Savings Bank (973) 564-9000	Money Market		\$1,000	\$1,000	\$0	\$7	\$7	\$7	3	0.41%	0.41%	\$25	\$18	\$10	\$10	\$0	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0	\$0.50	8			\$25	\$18	\$10	\$10	\$0	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
	NOW Checking		\$300	\$300	\$0	\$7	\$0	\$0	Unlimited	0.26%	0.26%	\$25	\$18	\$10	\$10	\$0	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
	Prestige Checking		\$300	\$300	\$0	\$7	\$0	\$0	Unlimited	0.76%	0.76%	\$25	\$18	\$10	\$10	\$0	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
	Super NOW		\$1,000	\$1,000	\$0	\$7	\$0	\$0	Unlimited	0.26%	0.26%	\$25	\$18	\$10	\$10	\$0	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
	Value Plus		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$18	\$10	\$10	\$0	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
	V.I.P.		\$10	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$18	\$10	\$10	\$0	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
	W.I.S.E.		\$100	\$100	\$0	\$6	\$0	\$0	Unlimited	0.26%	0.26%	\$25	\$18	\$10	\$10	\$0	N/A	\$0	\$3	\$0	\$0	\$0	\$1.50	\$1.50	6
R																									
Red Oak Bank (973) 451-9100	Free Personal		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$10	\$8	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	1
	Money Market		\$0	\$2,000	\$0	\$10	\$10	\$10	3	2.00%	2.45%	\$20	\$15	\$10	\$8	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	1
	NJ Consumer Checking		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$20	\$15	\$10	\$8	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	1
	Super Now Account		\$0	\$1,500	\$0	\$7	\$0	\$0	Unlimited	2.00%	2.25%	\$20	\$15	\$10	\$8	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	1
	Free Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$10	\$8	\$5	\$5	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	1
Rock Community Bank (24) (201) 612-5700	Personal Checking		\$600	\$600	\$0	\$6	\$0	\$0	Unlimited			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	1
	NOW Checking		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.75%	0.75%	\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	1
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	1

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT										FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Rock Community Bank (24) continued	Money Market Checking		\$2,500	\$2,500	\$0	\$10	\$5	\$5	3	0.75%	1.24%	\$28	\$20	\$10	\$15	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	1	
	Free Checking for Life		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$0	\$10	\$0	\$7.50	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	1	
Roebbing Bank (609) 499-9400	Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$7	\$7	\$5	N/A	\$2	\$2	\$0	\$0	\$0.75	\$1.25	\$1.25	2	
	Interest Checking		\$50	\$500	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.80%	\$25	\$15	\$7	\$7	\$5	N/A	\$2	\$2	\$0	\$0	\$0.75	\$1.25	\$1.25	2	
	Money Market Checking		\$50	\$1,000	\$0	\$5	\$5	\$5	3	1.49%	1.49%	\$25	\$15	\$7	\$7	\$5	N/A	\$2	\$2	\$0	\$0	\$0.75	\$1.25	\$1.25	2	
	Golden Bridge Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$15	\$7	\$0	\$0	N/A	\$0	\$2	\$0	\$0	\$0.75	\$1.25	\$1.25	2	
Roma Federal Savings Bank (18) (609) 599-9301	NJ Consumer Checking		\$50	\$1	\$0	\$0	\$0.50	\$0.50	8			\$20	\$15	\$10	\$5	\$6	N/A	\$2	N/A	N/A	N/A	N/A	\$1	\$1	5	
	Roma Interest Checking		\$100	\$100	\$0	\$3	\$0	\$0	Unlimited	0.75%	0.76%	\$20	\$15	\$10	\$5	\$6	N/A	\$2	N/A	\$0	\$0	\$0	\$1	\$1	5	
	Premier Checking		\$2,500	\$2,500	\$0	\$5	\$0	\$0	Unlimited	1.50%	1.51%	\$20	\$15	\$10	\$5	\$6	N/A	\$2	N/A	\$0	\$0	\$0	\$1	\$1	5	
Roselle Savings Bank (908) 245-1885	N.J. Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$20	\$7.50	\$5	\$5	\$0	N/A	\$1	\$1	\$0	N/A	\$0.75	N/A	N/A	0	
	Super NOW		\$300	\$300	\$0	\$7	\$0	\$0	Unlimited	1.00%	1.50%	\$20	\$7.50	\$5	\$5	\$0	N/A	\$1	\$1	\$0	N/A	\$0.75	N/A	N/A	0	
Rumson-Fair Haven Bank & Trust (732) 933-4445	Personal		\$50	\$500	\$0	\$5	\$0	\$0	Unlimited			\$25	\$20	\$5	\$0	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$1.50	\$1.50	2	
	NJ Consumer Checking		\$1	\$0	\$0	\$3	\$0.50	\$0.50	8			\$25	\$20	\$5	\$0	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Interest Checking		\$100	\$500	\$0	\$10	\$0	\$0	Unlimited	0.74%	1.34%	\$25	\$20	\$5	\$0	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$1.50	\$1.50	2	
S																										
Schuyler Savings Bank (201) 991-0001	Community Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$20	\$10	\$10	\$8	\$4	N/A	\$1	\$2	\$0	\$0	\$0	\$1	\$1	1	
	Now Checking		\$100	\$100	\$0	\$4	\$0	\$0	Unlimited	2.00%	2.00%	\$20	\$10	\$10	\$8	\$4	N/A	\$1	\$2	\$0	\$0	\$0	\$1	\$1	1	
	Senior Citizen Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited	2.00%	2.00%	\$20	\$10	\$10	\$8	\$4	N/A	\$1	\$2	\$0	\$0	\$0	\$1	\$1	1	
Select Bank (609) 965-7151	Money Manager Checking		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.00%	2.20%	\$20	\$15	\$8	\$6	\$0	N/A	\$0	\$3	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Select Checking		\$50	\$3,000	\$0	\$0	\$6	\$0	Unlimited	1.00%	1.50%	\$20	\$15	\$8	\$6	\$0	N/A	\$0	\$3	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Select 50 Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.50%	\$20	\$15	\$8	\$6	\$0	N/A	\$0	\$3	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Interest Checking		\$50	\$400	\$0	\$5	\$0	\$0	Unlimited	1.00%	1.50%	\$20	\$15	\$8	\$6	\$3	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	2	
	Totally Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.50%	\$20	\$15	\$8	\$6	\$3	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	2	
Shore Community Bank	Money Market/Beacon		\$50	\$500	\$0	\$10	\$5	\$5	3	1.24%	1.98%	\$30	\$20	\$8	\$10	\$7	N/A	\$4	\$4	\$5	\$0	\$0	\$1.50	\$1.50	4	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Shore Community Bank continued (732) 573-1300	NJ Consumer Checking		\$10	\$0	\$0	\$0	\$0.50	\$0.50	8			\$30	\$20	\$8	\$10	\$7	N/A	\$4	\$4	\$5	\$0	\$0	\$1.50	\$1.50	4
	NOW Account		\$50	\$500	\$0	\$10	\$0	\$0	Unlimited	0.75%	0.75%	\$30	\$20	\$8	\$10	\$7	N/A	\$4	\$4	\$5	\$0	\$0	\$1.50	\$1.50	4
	Regular Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$8	\$10	\$7	N/A	\$4	\$4	\$5	\$0	\$0	\$1.50	\$1.50	4
	Senior Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$30	\$20	\$8	\$10	\$7	N/A	\$4	\$4	\$5	\$0	\$0	\$1.50	\$1.50	4
Shrewsbury State Bank (1) (10) (732) 842-7700	Totally Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$30	\$8	\$0	\$8	\$8	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	10
	Interest Checking		\$50	\$1,000	\$0	\$8	\$0	\$0	Unlimited	0.30%	0.30%	\$30	\$30	\$8	\$0	\$8	\$8	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	10
	Personal Money Market		\$1,000	\$1,000	\$0	\$10	\$15	\$15	3	1.24%	1.24%	\$30	\$30	\$8	\$0	\$8	\$8	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	10
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$30	\$8	\$0	\$8	\$8	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	10
	GoldLink w/Reg Check	x	\$50	\$2,500	\$0	\$15	\$0	\$0	Unlimited			\$30	\$30	\$8	\$0	\$8	\$8	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	10
	GoldLink w/Int Check	x	\$50	\$5,000	\$0	\$15	\$0	\$0	Unlimited	0.60%	0.60%	\$30	\$30	\$8	\$0	\$8	\$8	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	10
SI Bank and Trust (732) 367-8000	Personal Checking		\$100	\$1,000	\$0	\$10	\$0	\$0	Unlimited			\$25	\$20	\$15	\$7	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	33
	NJ Consumer Checking		\$50	\$1	\$0	\$3	\$0.50	\$0.50	8			\$25	\$20	\$15	\$7	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	33
	Personal Money Market		\$1,000	\$1,000	\$0	\$10	\$15	\$15	3	1.73%	1.73%	\$25	\$20	\$15	\$7	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	33
Skylands Community Bank (908) 850-9010	Money Market		\$100	\$1,000	\$0	\$5	\$0	\$0	6	1.26%	1.27%	\$30	\$20	\$7	\$10	\$7	\$7	\$3	\$6	\$0	\$0	\$0.50	\$1	\$1.50	10
	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	10			\$30	\$20	\$7	\$10	\$7	\$7	\$3	\$6	\$0	\$0	\$0.50	\$1	\$1.50	10
	NOW Checking Account		\$100	\$500	\$0	\$7	\$0	\$0	Unlimited	0.50%	0.50%	\$30	\$20	\$7	\$10	\$7	\$7	\$3	\$6	\$0	\$0	\$0.50	\$1	\$1.50	10
Somerset Savings Bank, SLA (732) 560-1700	50+ Regular Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$22	\$10	\$10	\$7	N/A	\$4	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	7
	50+ Checking w/Interest		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$28	\$22	\$10	\$10	\$7	N/A	\$4	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	7
	NJ Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$28	\$22	\$10	\$10	\$7	N/A	\$4	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	7
	NOW Checking w/Interest		\$50	\$1,200	\$0	\$10	\$0	\$0	Unlimited	1.00%	1.00%	\$28	\$22	\$10	\$10	\$7	N/A	\$4	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	7
	Regular Checking		\$50	\$600	\$0	\$7	\$0	\$0	Unlimited			\$28	\$22	\$10	\$10	\$7	N/A	\$4	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	7
	Super NOW		\$2,500	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.25%	1.25%	\$28	\$22	\$10	\$10	\$7	N/A	\$4	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	7
Somerset Valley Bank (908) 704-1188	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$8	\$7	\$5	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	10
	Personal Checking Account		\$100	\$500	\$0	\$7	\$0	\$0	Unlimited			\$30	\$20	\$8	\$7	\$5	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	10

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Somerset Valley Bank continued	Personal NOW Account		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.69%	1.48%	\$30	\$20	\$8	\$7	\$5	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	10
	Select Checking Account		\$100	\$100	\$0	\$10	\$0	\$0	Unlimited	0.69%	1.48%	\$30	\$20	\$8	\$7	\$5	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	10
	Select Plus Checking		\$1	\$0	\$7	\$7	\$0	\$0	Unlimited	0.69%	1.48%	\$30	\$20	\$8	\$0	\$5	N/A	\$0	\$4	\$0	\$0	\$0	\$1.50	\$1.50	10
	Senior Citizen Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$8	\$7	\$5	N/A	\$4	\$4	\$0	\$0	\$0	\$1.50	\$1.50	10
Sovereign Bank (610) 320-8400	Free Checking		\$10	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$10	\$10	\$1.50	\$1.50	\$4	\$4	\$12	\$0	\$1.25	\$1.50	\$1.50	1000
	Non. Minimum Interest Checking		\$10	\$0	\$4	\$4	\$0	\$0	Unlimited			\$25	\$20	\$10	\$10	\$1.50	\$1.50	\$4	\$4	\$12	\$0	\$1.25	\$1.50	\$1.50	1000
	Performance Checking		\$10	\$1,000	\$0	\$8	\$0	\$0	Unlimited			\$25	\$20	\$10	\$10	\$1.50	\$1.50	\$4	\$4	\$12	\$0	\$1.25	\$1.50	\$1.50	1000
	Free 50+ Interest Checking		\$10	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$10	\$10	\$1.50	\$1.50	\$4	\$4	\$12	\$0	\$1.25	\$1.50	\$1.50	1000
Spencer Savings Bank, SLA (201) 703-3800	Money Market		\$2,500	\$1,000	\$0	\$10	\$0	\$0	3	2.00%	2.00%	\$25	\$18	\$10	\$7	\$0	\$5	\$2	\$2	\$0	\$0	\$0	\$1.25	\$1.25	10
	Spencer Checking		\$100	\$300	\$0	\$5	\$0	\$0	Unlimited			\$25	\$18	\$10	\$7	\$0	\$5	\$2	\$2	\$0	\$0	\$0	\$1.25	\$1.25	10
	Spencer Gold Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	1.24%	1.24%	\$25	\$18	\$10	\$7	\$0	\$5	\$2	\$2	\$0	\$0	\$0	\$1.25	\$1.25	10
	Spencer Plus Checking		\$100	\$1,000	\$0	\$7	\$0	\$0	Unlimited	1.24%	1.24%	\$25	\$18	\$10	\$7	\$0	\$5	\$2	\$2	\$0	\$0	\$0	\$1.25	\$1.25	10
	NJ Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$25	\$18	\$10	\$7	\$0	\$5	\$2	\$2	\$0	\$0	\$0	\$1.25	\$1.25	10
St. Edmond's Federal Savings Bank (215) 468-1700	Basic Checking		\$100	\$0	\$2	\$2	\$0	\$0	Unlimited			\$30	\$30	\$6	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$5	2
	Premier Checking		\$100	\$250	\$0	\$8	\$0	\$0	Unlimited	1.49%	1.49%	\$30	\$30	\$6	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$5	2
	Premier Plus Checking		\$100	\$0	\$5	\$5	\$0	\$0	Unlimited	1.49%	1.49%	\$30	\$30	\$6	N/A	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1.50	\$5	2
Sterling Bank (856) 273-5900	Silver 50 Club Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited	0.20%	0.20%	\$30	\$20	\$10	\$10	\$0	N/A	\$0	\$5	\$0	\$0	\$0	\$1.50	\$1.50	6
	Personal Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$7	N/A	\$5	\$5	\$20	\$0	\$0	\$1.50	\$1.50	6
	Sterling Select Checking		\$3,000	\$3,000	\$0	\$10	\$0	\$0	Unlimited	1.00%	1.00%	\$30	\$20	\$10	\$10	\$7	N/A	\$5	\$5	\$20	\$0	\$0	\$1.50	\$1.50	6
	Interest Checking		\$500	\$500	\$0	\$10	\$0	\$0	Unlimited	0.20%	0.20%	\$30	\$20	\$10	\$10	\$7	N/A	\$5	\$5	\$20	\$0	\$0	\$1.50	\$1.50	6
	Personal Money Market		\$1,000	\$1,000	\$0	\$10	\$0	\$10	3	0.80%	1.49%	\$30	\$20	\$10	\$10	\$7	N/A	\$5	\$5	\$20	\$0	\$0	\$1.50	\$1.50	6
Sturdy Savings Bank (609) 368-2911	Basic Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$30	\$25	\$15	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0.75	\$1	\$1	6
	Money Market		\$1,000	\$1,000	\$0	\$10	\$0	\$0	3	1.49%	2.23%	\$30	\$25	\$15	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0.75	\$1	\$1	6
	NOW Checking		\$100	\$300	\$0	\$5	\$0	\$0	Unlimited	1.49%	1.49%	\$30	\$25	\$15	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0.75	\$1	\$1	6

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate						Treasurer's/ Cashier or Other Official Check		Money Order			Fee Charged To Your Customer For Use Of		Non-Customer Use Of		
Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %	Overdraft	Stop Payment	Check Deposit Return	Certified Check	Customer	Non-Customer	Customer	Non-Customer	Annual Fee	Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	Total # ATMs OWNED/CONTROLLED By Your Financial Institution			
Sturdy Savings Bank continued	Regular Checking		\$100	\$100	\$0	\$5	\$0	\$0	Unlimited			\$30	\$25	\$15	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$0.75	\$1	\$1	6
Summit Federal Savings and Loan Assn. (908) 273-8150	Regular NOW		\$50	\$300	\$0	\$5	\$0.25	\$0.25	25	1.85%	1.85%	\$20	\$10	\$10	\$10	\$0	N/A	\$2	\$2	N/A	N/A	N/A	N/A	N/A	0
	N.J. Consumer		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$20	\$10	\$10	\$10	\$0	N/A	\$2	\$2	N/A	N/A	N/A	N/A	N/A	0
	Senior NOW		\$50	\$1	\$0	\$0	\$0	\$0	Unlimited	1.85%	1.85%	\$20	\$10	\$10	\$10	\$0	N/A	\$2	\$2	N/A	N/A	N/A	N/A	N/A	0
Sun National Bank (1) (856) 691-7700	Sun Checking		\$99	\$99	\$0	\$10	\$0	\$0	Unlimited			\$32	\$20	\$10	N/A	\$10	N/A	\$5	N/A	\$18	\$0	\$0	\$2	\$2	51
	Sun Ray Checking	x	\$100	\$2,000	\$0	\$12	\$0	\$0	Unlimited			\$32	\$20	\$10	N/A	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$2	\$2	51
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$32	\$20	\$10	N/A	\$10	N/A	\$5	N/A	\$18	\$0	\$0	\$2	\$2	51
	Sun Seniors Checking (55 or older)		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$10	N/A	\$10	N/A	\$5	N/A	\$18	\$0	\$0	\$2	\$2	51
	Simple Checking		\$100	\$0	\$7.50	\$7.50	\$0	\$0	Unlimited	2.25%	2.25%	\$32	\$20	\$10	N/A	\$10	N/A	\$5	N/A	\$0	\$0	\$0	\$2	\$2	51
	Sun Ray Interest Checking	x	\$100	\$4,000	\$0	\$14	\$0	\$0	Unlimited	0.75%	1.00%	\$32	\$20	\$10	N/A	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$2	\$2	51
	Sun Interest Checking		\$100	\$999	\$0	\$12	\$0	\$0	Unlimited	0.75%	1.00%	\$32	\$20	\$10	N/A	\$10	N/A	\$5	N/A	\$18	\$0	\$0	\$2	\$2	51
	Sun Gold 55+ Interest Checking	x	\$100	\$500	\$0	\$12	\$0	\$0	Unlimited	0.75%	1.00%	\$32	\$20	\$10	N/A	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$2	\$2	51
	Money Market Checking		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	1.50%	1.50%	\$32	\$20	\$10	N/A	\$10	N/A	\$5	N/A	\$18	\$0	\$0	\$2	\$2	51
	Sun Money Market Checking	x	\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	1.75%	2.80%	\$32	\$20	\$10	N/A	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$2	\$2	51
Sussex Bank (973) 827-2914	Low Minimum Interest		\$50	\$500	\$0	\$6	\$0	\$0	Unlimited	0.50%	0.50%	\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	\$12	\$0.25	\$1	\$1.50	\$1.50	7
	Unlimited Interest		\$50	\$0	\$4	\$4	\$0	\$0	Unlimited	0.50%	0.50%	\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	\$12	\$0.25	\$1	\$1.50	\$1.50	7
	Economy Interest		\$50	\$0	\$0	\$0	\$0.20	\$0.20	0	0.50%	0.50%	\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	\$12	\$0.25	\$1	\$1.50	\$1.50	7
	50+ Free Interest		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	\$12	\$0.25	\$1	\$1.50	\$1.50	7
	VIP Free Interest		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.50%	\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	\$12	\$0.25	\$1	\$1.50	\$1.50	7
	Wall Street		\$50	\$1,000	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.75%	\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	\$12	\$0.25	\$1	\$1.50	\$1.50	7
	NJ Consumer		\$50	\$0	\$3	\$3	\$0.25	\$0.25	8			\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	\$12	\$0.25	\$1	\$1.50	\$1.50	7
	Money Market		\$1,000	\$1,000	\$0	\$15	\$10	\$10	3	0.75%	0.75%	\$27	\$20	\$8	\$10	\$10	N/A	N/A	N/A	N/A	N/A	\$1.50	\$1.50	7	
Synergy Bank (908) 272-3838	Basic Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$10	\$10	\$6	N/A	\$3	N/A	\$0	\$0	\$0	\$1.50	\$1.50	14
	Personal Checking		\$100	\$100	\$0	\$8	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$6	N/A	\$3	N/A	\$0	\$0	\$0	\$1.50	\$1.50	14

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
Synergy Bank continued	Senior Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$6	N/A	\$3	N/A	\$0	\$0	\$0	\$1.50	\$1.50	14
T																									
TD Waterhouse Bank, NA (1) (201) 216-0081	Everyday Checking	x	\$100	\$0	\$6.95	\$6.95	\$0	\$0	Unlimited	0.25%	1.00%	\$25	\$30	\$15	\$25	\$25	N/A	\$0	N/A	\$0	N/A	\$0	N/A	N/A	0
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$30	\$15	\$25	\$25	N/A	\$0	N/A	\$0	N/A	\$0	N/A	N/A	0
The Bank (1) (25) (856) 845-0700	NJ Consumer		\$50	\$1	\$3	\$0	\$0.50	\$0.50	10			\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Reg w/safekeeping		\$100	\$500	\$0	\$7	\$0	\$0	Unlimited			\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Reg w/o safekeeping		\$100	\$900	\$0	\$9	\$0.15	\$0.15	30			\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Int. Check w/safe		\$100	\$1,000	\$0	\$12	\$0	\$0	Unlimited			\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Int. Check w/o safe		\$100	\$1,500	\$0	\$12	\$0.15	\$0.15	30			\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Senior Int. Check w/safe	x	\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Senior Int. Check w/o safe	x	\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Hometown Relationship Checking	x	\$100	\$5,000	\$0	\$15	\$0	\$0	Unlimited	0.20%	0.20%	\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
	Money Market		\$100	\$1,000	\$0	\$10	\$10	\$10	3	1.80%	2.40%	\$35	\$20	\$15	\$10	\$10	N/A	\$5	\$5	\$0	\$0	\$1	\$1.50	\$1.50	11
The Bank of New York (1) (212) 495-1784	Balance Checking		\$0	\$1,000	\$0	\$9	\$0	\$0	Unlimited			\$30	\$30	\$10	\$12	\$12	N/A	\$3.50	\$3.50	\$0	\$0	\$1	\$0	\$1.50	92
	Budget Checking		\$0	\$0	\$3	\$3	\$0.25	\$0.25	0			\$30	\$30	\$10	\$12	\$12	N/A	\$3.50	\$3.50	\$0	\$0	\$1	\$0	\$1.50	92
	Community Checking/(NJ Consumer)		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$30	\$10	\$12	\$12	N/A	\$3.50	\$3.50	\$0	\$0	\$1	\$0	\$1.50	92
	Investors Checking NOW Acct.		\$0	\$2,000	\$0	\$12	\$0	\$0	Unlimited	0.35%	0.35%	\$30	\$30	\$10	\$12	\$12	N/A	\$3.50	\$3.50	\$0	\$0	\$1	\$0	\$1.50	92
	Priority Value Banking Regular Checking	x	\$0	\$1,000	\$0	\$9	\$0	\$0	Unlimited			\$30	\$30	\$10	\$12	\$12	N/A	\$3.50	\$3.50	\$0	\$0	\$1	\$0	\$1.50	92
	Priority Value Banking Interest Checking	x	\$0	\$2,000	\$0	\$15	\$0	\$0	Unlimited	0.35%	0.35%	\$30	\$30	\$10	\$12	\$12	N/A	\$3.50	\$3.50	\$0	\$0	\$1	\$0	\$1.50	92
	Senior Citizens Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$30	\$10	\$12	\$12	N/A	\$3.50	\$3.50	\$0	\$0	\$1	\$0	\$1.50	92
The Bank of the Somerset Hills (908) 221-0100	Regular		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$20	\$15	\$6	\$7	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	2
	NJ Consumer		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$20	\$15	\$6	\$7	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	2
	NOW Checking		\$0	\$1,000	\$0	\$6	\$0	\$0	Unlimited	0.75%	0.75%	\$20	\$15	\$6	\$7	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	2
	Super NOW Checking		\$0	\$2,500	\$0	\$12	\$0	\$0	Unlimited	0.75%	1.00%	\$20	\$15	\$6	\$7	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	2

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
The Bank of the Somerset Hills cont.	Paramount Checking		\$0	\$5,000	\$0	\$15	\$0	\$0	Unlimited	2.00%	2.00%	\$20	\$15	\$6	\$7	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	2
	Money Market Account		\$0	\$2,500	\$0	\$12	\$0	\$0	3	1.00%	1.75%	\$20	\$15	\$6	\$7	\$5	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	2
The Community Bank of NJ (732) 863-9000	Traditional Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$20	\$15	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	9
	Right NOW Personal Checking		\$100	\$1,000	\$0	\$15	\$0	\$0	Unlimited	1.00%	1.00%	\$25	\$20	\$15	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	9
	Personal Money Market		\$1,000	\$2,500	\$0	\$10	\$20	\$20	6	1.24%	1.24%	\$25	\$20	\$15	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	9
	Essential Checking		\$10	\$0	\$3	\$3	\$0.50	\$0.50	8			\$25	\$20	\$15	N/A	\$5	N/A	\$3	\$3	\$0	\$0	\$0	\$1.50	\$1.50	9
The First National Bank of Elmer (856) 358-8141	Basic Checking		\$50	\$300	\$0	\$3	\$0	\$0	Unlimited			\$27	\$15	\$0	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$1	\$1	\$1	4
	Basic Checking		\$50	\$200	\$0	\$4	\$0	\$0	Unlimited			\$27	\$15	\$0	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$1	\$1	\$1	4
	Basic Checking		\$50	\$100	\$0	\$5	\$0	\$0	Unlimited			\$27	\$15	\$0	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$1	\$1	\$1	4
	Super Now		\$1,000	\$1,000	\$0	\$7.50	\$0	\$0	Unlimited	1.75%	1.75%	\$27	\$15	\$0	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$1	\$1	\$1	4
	Money Market		\$1,000	\$1,000	\$0	\$7.50	\$15	\$15	3	2.40%	2.75%	\$27	\$15	\$0	\$5	\$5	\$5	\$3	\$3	\$0	\$0	\$1	\$1	\$1	4
The Newton Trust Company (973) 383-2400	Basic-NJ Consumer		\$50	\$0	\$3	\$3	\$0.30	\$0.30	8			\$25	\$17	\$7	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	8
	Money Market Account		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	2.25%	2.25%	\$25	\$17	\$7	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	8
	NOW Checking		\$1,000	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.50%	1.50%	\$25	\$17	\$7	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	8
	Regular Checking		\$100	\$600	\$0	\$7	\$0	\$0	Unlimited			\$25	\$17	\$7	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	8
	Special Checking		\$100	\$0	\$4	\$4	\$0.20	\$0.20	0			\$25	\$17	\$7	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	8
	Senior Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$25	\$17	\$7	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0.75	\$1.50	\$1.50	8
The Provident Savings Bank (1) (30) (201) 333-1000	Grand Deal Checking		\$50	\$1,000	\$0	\$10	\$0	\$0	Unlimited	1.23%	1.23%	\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57
	Special Checking		\$50	\$1	\$3	\$3	\$0.30	\$0.30	0			\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57
	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57
	Super NOW		\$2,500	\$2,500	\$0	\$10	\$0	\$0	Unlimited	1.47%	1.47%	\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57
	50 Plus Checking	x	\$50	\$1	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57
	Preferred Checking		\$50	\$600	\$0	\$10	\$0	\$0	Unlimited			\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57
	Money Market		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	2.19%	2.19%	\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
The Provident Savings Bank (1) (30) cont.	Direct Deposit Checking		\$50	\$0	\$0	\$10	\$0	\$0	Unlimited			\$30	\$20	\$10	\$25	\$0	\$7	\$3	\$3	N/A	\$0	\$0	\$1.75	\$1.75	57
The Rahway Savings Institution (732) 388-1800	Basic Checking Account		\$10	\$0	\$0	\$0	\$0	\$0	Unlimited			\$19	\$15	\$7	\$6	\$0	N/A	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2
	Money Magic		\$1,000	\$1,000	\$0	\$15	\$10	\$10	6	1.86%	2.19%	\$19	\$15	\$7	\$6	\$0	N/A	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2
	"I" Checking		\$500	\$500	\$0	\$10	\$0	\$0	Unlimited	0.50%	1.49%	\$19	\$15	\$7	\$6	\$0	N/A	\$1.50	\$1.50	\$0	\$0	\$0	\$1	\$1	2
The Town Bank of Westfield (908) 301-0800	NJ Consumer Checking		\$0	\$0	\$3	\$3	\$0.50	\$0.50	8			\$15	\$15	\$7.50	\$7.50	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	1
	Free Checking		\$25	\$0	\$0	\$0	\$0	\$0	Unlimited			\$15	\$15	\$7.50	\$7.50	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	1
	Money Market Checking		\$1,000	\$1,000	\$0	\$10	\$10	\$10	Unlimited	1.00%	1.25%	\$15	\$15	\$7.50	\$7.50	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	1
	Premium Money Market		\$1,500	\$1,500	\$0	\$10	\$10	\$10	3	1.24%	2.00%	\$15	\$15	\$7.50	\$7.50	\$5	N/A	\$2.50	N/A	\$0	\$0	\$0	\$1	\$1	1
The Towne Center Bank (973) 591-1400	Money Market		\$1,000	\$1,000	\$0	\$12	\$15	\$15	3	2.00%	2.02%	\$28	\$20	\$10	\$0	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	Senior Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$20	\$10	\$0	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
	Consumer Checking		\$50	\$0.01	\$3	\$3	\$0.50	\$0.50	8			\$28	\$20	\$10	\$0	\$5	N/A	\$2	\$2	\$0	\$0	\$0	\$1	\$1	2
The Trust Company of New Jersey (201) 420-2500	Interest Bearing Checking		\$50	\$1,000	\$0	\$10	\$0	\$0	Unlimited	Tiered	Tiered	\$28	\$24	\$9	\$25	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.20	\$1.65	131
	Money Market		\$50	\$1,000	\$0	\$10	\$0	\$12	3	Tiered	Tiered	\$28	\$24	\$9	\$25	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.20	\$1.65	131
	Super Interest Bearing		\$50	\$2,500	\$0	\$10	\$0	\$0	Unlimited	Tiered	Tiered	\$28	\$24	\$9	\$25	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.20	\$1.65	131
	N.J. Consumer		\$50	\$0	\$3	\$3	\$0	\$0.50	8			\$28	\$24	\$9	\$25	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.20	\$1.65	131
	Regular/Personal		\$50	\$650	\$10	\$0	\$0	\$0	Unlimited			\$28	\$24	\$9	\$25	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.20	\$1.65	131
	Senior Citizens		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$28	\$24	\$9	\$25	\$10	N/A	\$4	\$4	\$0	\$0	\$1	\$1.20	\$1.65	131
Third Federal Savings Bank (1) (215) 579-4000	Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$29	\$20	\$8	\$10	\$5	\$5	\$3	\$4	\$0	\$0	\$0	\$1.50	\$1.50	9
	Insured Money Market		\$1,000	\$1,000	\$0	\$5	\$10	\$10	3	1.25%	1.25%	\$29	\$20	\$8	\$10	\$5	\$5	\$3	\$4	\$0	\$0	\$0	\$1.50	\$1.50	9
	Interest Checking	x	\$50	\$500	\$0	\$7	\$0	\$0	Unlimited	0.75%	0.75%	\$29	\$20	\$8	\$10	\$5	\$5	\$3	\$4	\$0	\$0	\$0	\$1.50	\$1.50	9
	Select Money Market		\$2,500	\$2,500	\$0	\$5	\$10	\$10	3	1.25%	2.05%	\$29	\$20	\$8	\$10	\$5	\$5	\$3	\$4	\$0	\$0	\$0	\$1.50	\$1.50	9
	Senior Select +		\$0.01	\$0	\$0	\$0	\$0	\$0	Unlimited	1.00%	1.00%	\$29	\$20	\$8	\$10	\$5	\$5	\$3	\$4	\$0	\$0	\$0	\$1.50	\$1.50	9
Two River Community Bank (732) 706-9009	NJ Consumer		\$50	\$0	\$3	\$3	\$0.25	\$0.25	8			\$30	\$20	\$8	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	5
	Personal Image Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$8	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	5

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Two River Community Bank continued	Image Now Account		\$100	\$1,000	\$0	\$6	\$0	\$0	Unlimited	0.75%	0.75%	\$30	\$20	\$8	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	5	
	Senior Advantage Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.75%	0.75%	\$30	\$20	\$8	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	5	
	Money Market		\$1,000	\$1,000	\$0	\$6	\$0	\$0	3	1.40%	1.80%	\$30	\$20	\$8	\$7	\$7	N/A	\$3	N/A	\$0	\$0	\$0	\$1	\$1	5	
U																										
Union Center National Bank (908) 688-9500	Really Free Checking		\$1	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	17	
	NOW Account		\$1,000	\$1,000	\$0	\$7	\$0	\$0	Unlimited	0.80%	0.80%	\$30	\$20	\$10	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	17	
	Money Market Account		\$1,000	\$1,000	\$0	\$15	\$0	\$0	3	1.49%	1.49%	\$30	\$20	\$10	\$10	\$5	N/A	\$3	\$3	\$0	\$0	\$1	\$1.50	\$1.50	17	
Union County Savings Bank (908) 354-4600	N. J. Consumer Checking		\$1	\$0	\$3	\$3	\$0.50	\$0.50	8			\$15	\$10	\$5	N/A	\$1	N/A	\$1	\$1	N/A	N/A	N/A	N/A	N/A	0	
	Convenience Checking Accounts		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$15	\$10	\$5	N/A	\$1	N/A	\$1	\$1	N/A	N/A	N/A	N/A	N/A	0	
United Heritage Bank (732) 985-8880	Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$10	\$15	\$8	N/A	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$1.25	\$1.25	1	
	Interest Checking		\$50	\$1,000	\$0	\$7	\$0	\$0	Unlimited	1.24%	1.24%	\$10	\$15	\$8	N/A	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$1.25	\$1.25	1	
	Plus 55 Interesting Checking		\$50	\$500	\$0	\$7	\$0	\$0	Unlimited	1.24%	1.24%	\$10	\$15	\$8	N/A	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$1.25	\$1.25	1	
	Personal Money Market		\$1,000	\$1,000	\$0	\$7	\$0	\$0	3	1.78%	2.47%	\$10	\$15	\$8	N/A	\$5	N/A	N/A	N/A	\$0	\$0	\$0	\$1.25	\$1.25	1	
United Roosevelt Savings Bank (18) (732) 541-5445	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$20	\$10	\$10	N/A	\$2.50	N/A	\$1.50	\$1.50	N/A	N/A	N/A	\$1.50	\$1.50	1	
	NOW Checking		\$50	\$50	\$0	\$5	\$0	\$0	Unlimited	1.00%	1.00%	\$20	\$10	\$10	N/A	\$2.50	N/A	\$1.50	\$1.50	\$0	\$0	\$1	\$1.50	\$1.50	1	
UnitedTrust Bank (1) (908) 429-2200	Combined Banking - Regular	x	\$100	\$2,500	\$0	\$12	\$0	\$0	Unlimited			\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	Combined Banking - Interest	x	\$500	\$5,000	\$0	\$15	\$0	\$0	Unlimited	0.50%	0.80%	\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	Regular Personal		\$100	\$1,000	\$0	\$7	\$0	\$0	Unlimited			\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	Easy Checking - NJ Consumer		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	Service/Club		\$50	\$0	\$5	\$5	\$0.50	\$0.50	5			\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	55+ Advantage		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	Interest Checking		\$500	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.50%	0.80%	\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	Money Market Plus		\$1,000	\$1,500	\$0	\$12	\$25	\$25	3	0.80%	2.00%	\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	
	Convenience Checking		\$100	\$100	\$0	\$12	\$0	\$0	Unlimited			\$32	\$25	\$12	\$0	\$10	N/A	\$5	\$5	\$15	\$0	\$1	\$1.50	\$1.50	61	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs						
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
Unity Bank (908) 730-7300	NJ Consumer		\$1	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$10	\$20	\$8	N/A	\$3	N/A	\$0	\$0	\$0	\$2	\$2	13	
	Personal Plus		\$99	\$99	\$0	\$12	\$0	\$0	Unlimited			\$30	\$20	\$10	\$20	\$8	N/A	\$3	N/A	\$0	\$0	\$0	\$2	\$2	13	
	NOW		\$100	\$1,000	\$0	\$12	\$0	\$0	Unlimited	1.00%	1.00%	\$30	\$20	\$10	\$20	\$8	N/A	\$3	N/A	\$0	\$0	\$0	\$2	\$2	13	
	Opportunity Checking		\$2,000	\$2,000	\$0	\$12	\$0	\$0	Unlimited	1.50%	2.75%	\$30	\$20	\$10	\$20	\$8	N/A	\$3	N/A	\$0	\$0	\$0	\$2	\$2	13	
	Money Market Deposit		\$1,500	\$1,500	\$0	\$10	\$10	\$10	3	1.50%	2.75%	\$30	\$20	\$10	\$20	\$8	N/A	\$3	N/A	\$0	\$0	\$0	\$2	\$2	13	
	Prosperity (55 and over)		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	\$20	\$8	N/A	\$3	N/A	\$0	\$0	\$0	\$2	\$2	13	
	Prosperity Plus		\$100	\$500	\$0	\$6	\$0	\$0	Unlimited	1.00%	1.00%	\$30	\$20	\$10	\$20	\$8	N/A	\$3	N/A	\$0	\$0	\$0	\$2	\$2	13	
V																										
Valley National Bank (973) 305-8800	Money Market Inv.		\$1,000	\$1,000	\$0	\$10	\$10	\$10	3	1.00%	1.00%	\$30	\$19	\$10	\$10	\$7	\$7	\$4	\$5	\$0	\$0	\$1	\$1.50	\$2	147	
	NJ Consumer Checking		\$50	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$19	\$10	\$10	\$7	\$7	\$4	\$5	\$0	\$0	\$1	\$1.50	\$2	147	
	NOW Checking		\$100	\$1,000	\$0	\$9	\$0	\$0	Unlimited	0.15%	0.15%	\$30	\$19	\$10	\$10	\$7	\$7	\$4	\$5	\$0	\$0	\$1	\$1.50	\$2	147	
	Senior Checking		\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$19	\$10	\$10	\$7	\$7	\$4	\$5	\$0	\$0	\$1	\$1.50	\$2	147	
	Convenience Checking		\$100	\$700	\$0	\$7	\$0	\$0	Unlimited			\$30	\$19	\$10	\$10	\$7	\$7	\$4	\$5	\$0	\$0	\$1	\$1.50	\$2	147	
	Money Market Checking		\$2,000	\$2,000	\$0	\$10	\$0.25	\$0.25	3	0.15%	0.15%	\$30	\$19	\$10	\$10	\$7	\$7	\$4	\$5	\$0	\$0	\$1	\$1.50	\$2	147	
W																										
Washington Mutual Bank, FA - NJ (1) (26) (800) 843-3463	Free Checking		\$0.01	\$0	\$0	\$0	\$0	\$0	Unlimited			\$30	\$20	\$10	N/A	\$7	\$10	\$4	\$6	\$0	\$0	\$1	\$1.50	\$1.50	31	
	Gold Checking		\$100	\$0	\$6	\$6	\$0	\$0	Unlimited			\$30	\$20	\$10	N/A	\$7	\$10	\$4	\$6	\$0	\$0	\$1	\$1.50	\$1.50	31	
	Interest Checking	x	\$100	\$1,000	\$0	\$12	\$0	\$0	Unlimited	1.01%	1.01%	\$30	\$20	\$10	N/A	\$7	\$10	\$4	\$6	\$0	\$0	\$1	\$1.50	\$1.50	31	
	Guaranteed Great Rate Money Market Account		\$5,000	\$5,000	\$0	\$10	\$10	\$10	3	1.79%	2.13%	\$30	\$20	\$10	N/A	\$7	\$10	\$4	\$6	\$0	\$0	\$1	\$1.50	\$1.50	31	
	Money Market Deposit Account		\$1,000	\$2,500	\$0	\$8	\$10	\$10	3	1.25%	1.88%	\$30	\$20	\$10	N/A	\$7	\$10	\$4	\$6	\$0	\$0	\$1	\$1.50	\$1.50	31	
Wawel Savings Bank, SLA (973) 777-1028	NJ Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$23	\$12	\$7.50	\$10	\$4	N/A	\$1.75	\$1.75	N/A	N/A	N/A	N/A	N/A	0	
	Regular Checking		\$750	\$750	\$0	\$8.50	\$0	\$0	Unlimited			\$23	\$12	\$7.50	\$10	\$4	N/A	\$1.75	\$1.75	N/A	N/A	N/A	N/A	N/A	0	
	Special Checking		\$100	\$0	\$7.50	\$7.50	\$0.30	\$0.30	0			\$23	\$12	\$7.50	\$10	\$4	N/A	\$1.75	\$1.75	N/A	N/A	N/A	N/A	N/A	0	
	Senior Citizen's		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited			\$23	\$12	\$7.50	\$10	\$4	N/A	\$1.75	\$1.75	N/A	N/A	N/A	N/A	N/A	0	

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
West Essex Bank (973) 226-7911	Consumer Checking		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$27	\$20	\$8	\$0	\$5	N/A	\$3.50	N/A	\$0	\$0	\$0.75	\$1	\$1	6
	Free Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited			\$27	\$20	\$8	\$0	\$5	N/A	\$3.50	N/A	\$0	\$0	\$0.75	\$1	\$1	6
	NOW		\$1,000	\$1,000	\$0	\$5	\$0	\$0	Unlimited	0.75%	0.75%	\$27	\$20	\$8	\$0	\$5	N/A	\$3.50	N/A	\$0	\$0	\$0.75	\$1	\$1	6
	Regular Checking		\$300	\$300	\$0	\$5	\$0	\$0	Unlimited			\$27	\$20	\$8	\$0	\$5	N/A	\$3.50	N/A	\$0	\$0	\$0.75	\$1	\$1	6
	Student/Senior Checking		\$50	\$1	\$0	\$0	\$0	\$0	Unlimited			\$27	\$20	\$8	\$0	\$5	N/A	\$3.50	N/A	\$0	\$0	\$0.75	\$1	\$1	6
	Super Now		\$1,000	\$1,000	\$0	\$5	\$0.10	\$0.10	0	1.25%	1.25%	\$27	\$20	\$8	\$0	\$5	N/A	\$3.50	N/A	\$0	\$0	\$0.75	\$1	\$1	6
Woodstown National Bank (1) (27) (28) (856) 769-0040	Regular	x	\$0	\$400	\$0	\$7	\$0	\$0	Unlimited			\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	NJ Consumer Checking	x	\$0	\$0	\$3	\$3	\$0.50	\$0.50	10			\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	Student/Military/62+/Minor	x	\$0	\$0	\$0	\$0	\$0	\$0	Unlimited			\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	Value Checking/safekeeping only		\$0	\$100	\$0	\$9	\$0	\$0	Unlimited			\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	Interest Checking	x	\$0	\$1,000	\$0	\$10	\$0	\$0	Unlimited	0.20%	0.20%	\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	Generations Gold Family		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.40%	0.40%	\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	Senior Checking		\$100	\$0	\$0	\$0	\$0	\$0	Unlimited	0.40%	0.40%	\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	Money Market		\$0	\$1,000	\$0	\$10	\$10	\$10	3	0.40%	0.40%	\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
Woori America Bank (1) (29) (201) 941-9999	Premier Money Market		\$0	\$1,000	\$0	\$10	\$20	\$20	3	0.20%	0.50%	\$32	\$20	\$10	\$0	\$10	\$10	\$4	\$4	\$0	\$0	\$1	\$1.50	\$1.50	15
	Personal Checking		\$25	\$500	\$0	\$10	\$0.20	\$0.20	0			\$15	\$15	\$9	\$7	\$7	\$7	\$2	\$4	\$0	\$0	\$1	\$1.50	\$1.50	5
	Student Checking		\$0	\$0	\$8	\$8	\$0	\$0	Unlimited			\$15	\$15	\$9	\$7	\$7	\$7	\$2	\$4	\$0	\$0	\$1	\$1.50	\$1.50	5
	EZ Checking	x	\$1,500	\$1,500	\$0	\$10	\$0.20	\$0.20	20			\$15	\$15	\$9	\$7	\$7	\$7	\$2	\$4	\$0	\$0	\$1	\$1.50	\$1.50	5
	Consumer Checking		\$25	\$0.01	\$3	\$3	\$0.20	\$0.20	8			\$15	\$15	\$9	\$7	\$7	\$7	\$2	\$4	\$0	\$0	\$1	\$1.50	\$1.50	5
	Interest NOW Checking Account		\$25	\$1,500	\$0	\$12	\$0.20	\$0.20	0	0.50%	0.50%	\$15	\$15	\$9	\$7	\$7	\$7	\$2	\$4	\$0	\$0	\$1	\$1.50	\$1.50	5
	Money Market		\$1,000	\$3,000	\$0	\$15	\$0.20	\$0.20	3	1.50%	2.50%	\$15	\$15	\$9	\$7	\$7	\$7	\$2	\$4	\$0	\$0	\$1	\$1.50	\$1.50	5
World Savings (1)	Checking with Interest		\$500	\$1,500	\$0	\$12	\$0	\$0	Unlimited	0.26%	0.26%	\$30	\$25	\$8	N/A	\$10	N/A	\$4	N/A	\$0	\$0	\$1	\$0	\$1.50	12

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT									FEES FOR								ATMs					
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee	
World Savings (1) continued (732) 805-9800	Golden Savers	x	\$500	\$0.01	\$0	\$0	\$0	\$0	Unlimited	0.26%	0.26%	\$30	\$25	\$8	N/A	\$10	N/A	\$4	N/A	\$0	\$0	\$1	\$0	\$1.50	12
	Household		\$50	\$1	\$3	\$3	\$0.50	\$0.50	8			\$30	\$25	\$8	N/A	\$10	N/A	\$4	N/A	\$0	\$0	\$1	\$0	\$1.50	12
	Hi-Yield Checking		\$5,000	\$5,000	\$0	\$15	\$0	\$0	Unlimited	2.03%	3.01%	\$30	\$25	\$8	N/A	\$10	N/A	\$4	N/A	\$0	\$0	\$1	\$0	\$1.50	12
Y																									
Yardville National Bank (1) (609) 585-5100	Free Checking		\$50	\$0	\$0	\$0	\$0	\$0	Unlimited	0.50%	0.51%	\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Limited NJ Consumer		\$5	\$0	\$3	\$3	\$0.50	\$0.50	8			\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Interest Checking		\$1,500	\$1,500	\$0	\$10	\$0	\$0	Unlimited	0.40%	0.41%	\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Personal Checking		\$50	\$601	\$0	\$6	\$0.10	\$0.10	0			\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Personal Money Market		\$1,000	\$1,000	\$0	\$7	\$4	\$4	3	0.85%	0.86%	\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Premier Plus MM		\$5,000	\$5,000	\$0	\$0	\$25	\$25	3	2.50%	2.53%	\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Silver Checking		\$5	\$0	\$3	\$3	\$1	\$1	12			\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Checking Plus	x	\$500	\$500	\$0	\$10	\$0	\$0	Unlimited	1.35%	1.36%	\$30	\$20	\$15	\$15	\$10	N/A	\$4	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
	Community Plus	x	\$5,000	\$5,000	\$0	\$15	\$0	\$0	Unlimited	1.45%	1.46%	\$30	\$0	\$15	\$0	\$0	N/A	\$0	N/A	\$0	\$0	\$0	\$1.50	\$1.50	23
Money Market Deposit Accounts have regulatory limitations regarding the number of transactions that are permitted per month or statement cycle of at least four weeks. If the transaction limitations are exceeded, actions by institutions vary from per check charges to the closing of accounts or the transfer to another type of account.																									
(1) For accounts designated as an "Account linked to other accounts" the minimum balance may be waived or modified based upon other account relationships with the financial institution. In addition, these accounts may offer other benefits to the customer.																									
(2) The fees for use of another institution's ATM charged by BancoPopular, Cape Savings Bank, Firsttrust Bank, interState Net Bank, First Union Wachovia Corporation's Crown Accounts and Progress Bank's Priority Plus Checking accounts are after a maximum number of transactions.																									
(3) The fee charged by these institutions for customer use of their own ATMs for Basic Checking is after a maximum allowable number of free transactions have been exceeded.																									
(4) In this institution the Basic Checking account fee is increased to \$9.50 per month if more than eight checks are written in a month.																									
(5) For this institution the First Value Regular Checking account has no service charge for the first 18 months.																									
(6) For this institution there is a \$2.00 per teller transaction charge on the Express Access and College Access Checking accounts if more than two teller transactions have been conducted.																									
(7) For this institution's Express Access Checking there is a \$2.00 fee without Direct Deposit.																									

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT						FEES FOR								ATMs										
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution		
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee			
(8) For this institution, College Access Checking linked to a parent's First Union checking account can receive four withdrawals, four inquiries and four transactions.																											
(9) For this institution the balance requirement is \$4,000 with Direct Deposit, otherwise the minimum requirement is \$5,000.																											
(10) For all accounts of Interchange Bank, the minimum balance required is based on the average balance. The minimum balance required for the FirstClass account of Firsttrust Bank is based on an average balance. The minimum balance required for the Goldlink with Interest Checking Accounts of Shrewsbury State Bank are based on average balance. For all accounts at interState Net Bank, except the New Jersey Consumer Account, the minimum balance is based on average balance.																											
(11) Does not reflect accounts grandfathered under the Fleet/Summit merger.																											
(12) For this institution, all accounts with the exception of the MoneyMax Money Market account are eligible for up to \$10.00 in rebates of ATM fees based on the average monthly account balance.																											
(13) For this institution, fees and charges for Regular, Advantage, Interest and Advantage Interest Accounts in South Jersey branches may be lower.																											
(14) For this institution the money order fee is based upon the dollar amount of the money order. The maximum fee is shown.																											
(15) This institution's Care Free Checking customers have the option of an ATM card with a \$2.00 monthly fee or a Visa Card with a \$3.00 monthly fee. The Money Maker account is eligible for reimbursement of up to four ATM surcharges imposed by other banks.																											
(16) For this institution the maximum overdraft charges are \$25 per day. Fees as shown for Cashier Checks are after two free per month. The customer fee shown for use of another institution's ATM is after two free transactions.																											
(17) For this institution, Better Banking Checking and Better Checking with Interest Account fees for all ATMs will be waived if the average minimum balance requirement is met.																											
(18) These institutions do not offer ATM services for certain accounts.																											
(19) This institution's Hometown Plus Checking offers two free stop payments a year, after the charge listed is assessed.																											
(20) This institution's stop payment fees for the Simply Checking and Simply Senior Checking accounts are \$25.00, after a first charge of \$10.00.																											
(21) For this institution the 0.25% interest is earned on balances over \$100.00 for Direct Checking and on balances over \$200.00 for Checking with Interest accounts.																											
(22) This institution does not assess a charge for a bank check payable to the customer, but charges \$7.00 for bank checks made payable to others.																											
(23) This institution's minimum balances shown are on average monthly balances, except for Basic Checking, which requires a minimum daily balance.																											

NAME OF INSTITUTION	ACCOUNT NAME	ACCOUNT LINKED TO OTHER ACCOUNTS	CHECKING ACCOUNT						FEES FOR						ATMs											
			Minimum		Service Fee per Month		Per Check Fee		Free Checks	Interest Rate		Overdraft	Stop Payment	Check Deposit Return	Certified Check	Treasurer's/ Cashier or Other Official Check		Money Order		Annual Fee	Fee Charged To Your Customer For Use Of		Non-Customer Use Of		Total # ATMs OWNED/CONTROLLED By Your Financial Institution	
			Amount to Open	Balance Required	If Min. Bal. Is Maint.	If Min. Bal. Not Maint.	If Min. Bal. Is Maint	If Min. Bal. Not Maint.	Number Free per Month or Unlimited	Low %	High %					Customer	Non-Customer	Customer	Non-Customer		Your Own ATM	Other ATM	Your ATM LOW Fee	Your ATM HIGH Fee		
(24) For this institution the overdraft fee shown for the Free Checking for Life Account is not charged until after the fifth occurrence.																										
(25) This institution charges \$35.00 for checks that are returned and paid versus \$30.00 for checks only returned.																										
(26) This institution has no charge for treasurer's, cashier or official checks or money orders if customers purchase a "Plus Package" for \$4.00 a month.																										
(27) This institution's service fees on Regular and Interest Checking Accounts are reduced by \$2.00 for customers who don't request their check to be returned. Otherwise an additional \$2.00 is charged for images.																										
(28) This institution's fee for the Generation Account is a one-time membership charge. This account is no longer available.																										
(29) For all accounts at this institution, with the exception of the Money Market Account, credits against per check fees are available based on the amount of the average monthly balance.																										
(30) This institution does not charge its customers a fee for usage of other institutions' ATMs on the MAC system, but it charges a transaction fee of \$1.00 for non-MAC ATM usage. Free Money Market customer checks must be a minimum of \$500.00 per check.																										